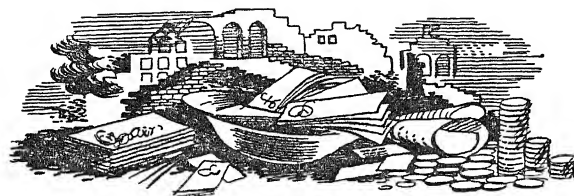


A BANK IN BATTLEDRESS



Being the Story
of
Barclays Bank
(Dominion, Colonial and Overseas)
during
the second world war 1939-45

FOR PRIVATE CIRCULATION

1 9 4 8

Printed in the Union of South Africa by Cape Times Ltd., Keerom Street, Cape Town.
Typography by Williams, Lea & Co. Ltd., Clifton House, Worship Street, London, E.C.2.

CONTENTS

	PAGE
FOREWORD	VII
CHAPTER	
I. THE GATHERING STORM	1
II. THE OPENING PHASE	7
III. BATTLE OF BRITAIN	23
IV. THE AFRICAN SCENE	43
V. ADDIS ABABA BRANCH	57
VI. FURTHER EXPANSION. MAINLY AFRICAN	76
VII. PEARL HARBOUR AND AFTER	90
VIII. CRISIS IN THE MIDDLE EAST	107
IX. THE OFFENSIVE PHASE	124
X. VICTORY AT LAST	135
XI. RETROSPECT AND PROSPECT	143
APPENDICES	
A MOVEMENTS IN BANK'S ANNUAL BALANCE SHEET 1939-1945	156
B MEMBERS OF THE STAFF WHO ENLISTED FOR ACTIVE SERVICE	157
C ROLL OF HONOUR	189
D HONOURS AND AWARDS	193
INDEX	210

ILLUSTRATIONS

SIR WILLIAM MACNAMARA GOODENOUGH, BART.	.	.	<i>Frontispiece</i>
			FACING PAGE
JULIAN STANLEY CROSSLEY . . . . .	.	.	vii
NUNEHAM PARK—As seen from the Thames . . . . .	.	.	28
THE LILY POND, EYNSHAM HALL . . . . .	.	.	29
CIRCUS PLACE RAID DAMAGE, MAY 11TH, 1941 . . . . .	.	.	40
RAID DAMAGE AT SLIEMA, MALTA . . . . .	.	.	41
SCENES AT DURBAN, NATAL BANK BRANCH . . . . .	.	.	52
PALESTINE . . . . .	.	.	53
Signpost near Gaza			
Gaza Branch			
THE JOURNEY TO ADDIS ABABA . . . . .	.	.	60
ADDIS ABABA BRANCH . . . . .	.	.	61
THE FIRST CHEQUE DRAWN ON ADDIS ABABA BRANCH . . . . .	.	.	61
ASMARA BRANCH . . . . .	.	.	80
Entrance and Military Guard			
Main Banking Hall			
CORPUS CHRISTI PROCESSION PASSING ASMARA BRANCH . . . . .	.	.	81
THE “FOUR FREEDOMS” LIRE . . . . .	.	.	100
MILITARY AUTHORITY LIRE . . . . .	.	.	101
CAIRO BRANCH AND MILITARY ANNEXES . . . . .	.	.	108
CASHIER AT WORK IN MILITARY DEPARTMENT . . . . .	.	.	108
THE MAIN BANKING HALL, CAIRO BRANCH . . . . .	.	.	108

SCENE IN MILITARY DEPARTMENT, CAIRO	109
THE “ WHITE ELEPHANT ” WAREHOUSE, ALEXANDRIA	116
MASSAWA BRANCH	116
THE BANK’S NAME IN AMHARIC	117
MENELIK DOLLAR	117
MARIA THERESA DOLLAR	117
PART OF A BANCO DI ROMA ADVERTISEMENT	124
TRIPOLI BRANCH—“ BARCLAY SQUARE ”	125
THE FIRST CIVILIAN CUSTOMERS AT TRIPOLI BRANCH	125
BENGHAZI.	128
Royal Engineers Help to Move a Safe	
The Branch	
Staff Outside Branch	
View of Harbour from the Roof	
THE SHIRT CHEQUE	129
BRITISH MILITARY AUTHORITY CURRENCY	129
SIR JOHN CAULCUTT, K.C.M.G.	134
CHIEF ACCOUNTANT’S DEPARTMENT, RICHMOND HOUSE, ON THE NIGHT 18TH/19TH FEBRUARY, 1944	138
WORKMEN COMPLETING REPAIRS AFTER PARTIALLY FILLING IN SIR WILLIAM’S BOMB CRATER, OUTSIDE ST. JAMES’S PALACE	139
THE JOURNEY TO MOGADISHU	144
Loading-up at Nairobi	
Crossing the River Tana at Garissa	
MOGADISHU BRANCH	145



JULIAN STANLEY CROSSLEY
CHAIRMAN

FOREWORD

FOR those without previous knowledge of the origins of Barclays Bank (Dominion, Colonial and Overseas), it should be mentioned that the Bank took its present form in 1925. It was shortly before this date that F. C. Goodenough—then chairman of Barclays Bank Limited—conceived the idea of amalgamating the Colonial Bank, the Anglo-Egyptian Bank and the National Bank of South Africa and welding them into a single unit.

The Colonial Bank, which was originally established in the West Indies more than a century ago, operated a system of branches in most of the principal islands there and also in British Guiana. More recently it had built up a business on the west coast of Africa in the British colonies of Nigeria, Gold Coast and Sierra Leone.

The principal business of the Anglo-Egyptian Bank was naturally in Egypt, but the war of 1914-18 had extended it to Palestine during General Allenby's campaign, when the Bank became the banker to the newly formed British administration. It also had branches in the Sudan and in Malta and Gibraltar.

The National Bank of South Africa carried on its main business in South Africa, with branches throughout the Union and in Northern and Southern Rhodesia. Later, this system was extended to the East African territories of Kenya, Uganda and Tanganyika. There were also a few outlying branches in South West Africa and in some of the native territories, as well as in Portuguese East Africa and Mauritius.

If the aim of the historian is to present a balanced perspective of the past, modern tendencies are unlikely to simplify his task. Spectacular and dramatic events exercise an almost irresistible attraction for the spotlight of history. The tendency to throw extraordinary or sensational incidents into sharp relief, while failing to record the common round of daily routine, remains a formidable barrier to a true appreciation of the past.

There is nothing particularly dramatic to be looked for in the story of a bank, yet those humdrum activities which are customarily associated with a bank's work exert an influence upon the daily lives of countless thousands of mankind. These services nowadays often pass unnoticed or are taken for granted, even by those who most rely upon them. It requires no small effort of the imagination

to picture our world of to-day without the facilities afforded by a modern banking system.

This book is primarily written for the staff of the Bank, of whose activities it is in part a record. In case this story should have an interest for those outside the Bank, we have omitted from this book much detailed discussion of technical questions and the story has been closely linked up with the wider drama of the war, which continually intrudes upon the tale. It must be remembered, however, that the war itself was with us and uppermost in all our minds while many of these pages were being written.

The Bank has already published its earlier history, under the title of "A Banking Centenary." It is perhaps idle to speculate as to whether events now recorded may provide useful material for the historian, to whose lot it may fall to write the history of its second centenary, or whether long before that time, under repeated doses of planning, some form of society will have been reached under which banking becomes a function of purely academic interest. Evidence that this stage has not yet been reached is, we believe, amply provided in the following pages.

Julian L. Cunliffe

MARCH, 1948

CHAPTER I

THE GATHERING STORM

CRISIS succeeded crisis with almost monotonous regularity in the years immediately preceding the outbreak of war. As the periodic vibrations set up in Berlin increased in frequency, the strident tones of Adolf Hitler rose to a higher pitch. Before the year 1939 was half spent, there can have been few in the City of London who really believed that the storm would blow itself out, in spite of the wishful thinking and optimistic talk which still prevailed in some quarters. Whatever may have been said in public or in private, and although there were vague hopes that peace might somehow be preserved, the vast majority among the informed thought the other alternative more likely and made preparations to meet it.

It is never an easy matter to take effective safeguards against a contingency the precise form of which cannot be foretold. Before the outbreak of war we had been led to believe in the theory that a mass air bombardment on the principal centres of population would be the most likely form of initial attack on this country. We were told that, in effect, Britain was no longer an island and many believed that the attack would come without any warning or formal declaration of war.

The possible consequences to the Bank of an opening gambit of this kind by the enemy had not entirely escaped our attention. In common with other banks and business firms in the City, we had, in fact, devoted a considerable amount of thought to the subject. We could not afford to ignore the possibility that one fell swoop of the Luftwaffe might completely extinguish our Head Office and everything within it. While we did not suppose that our own particular affairs entered very largely into the calculations of our adversary, it seemed obvious that our close proximity to the London docks and other legitimate objectives was liable to make our locality in the City a peculiarly unhealthy one, from the point of view of air attack.

We therefore concentrated our attention in the first place on ways and means of avoiding, or at least of mitigating to some extent, the possible effects of such an eventuality. By taking alternative accommodation for our Head Office organisation in a suburban area, on the edge of Wimbledon Common, we secured a second home, sufficiently removed, as then thought, from the centre of the supposed

target area, while being within easy reach and convenient for purposes of communication. The delightful aspect which this semi-rural retreat presented on first inspection in the spring of 1939 made some of us wonder why, with the development of telephone, radio, and all the modern paraphernalia of communication, business houses should consider it necessary to jam themselves up against one another in narrow, stuffy streets in the centre of a town. With its garden and with the open area of Common across the road, Richmond House—for so the retreat was named—certainly had a spacious air, but the construction of the buildings was of an old-fashioned type and scarcely of a kind to stand up well to a near miss, much less to a direct hit. All things considered, we did not feel that the place in itself provided much security from attack, but it was at least a second string to our bow. Shelter trenches were prepared in the garden and finally completed before the large-scale bombing attacks began. Though scarcely ornamental, and by no means entirely bomb-proof, these formidable-looking earthworks at least provided some protection for the staff during the worst of the blitz. On the whole, it can fairly be said that the arrangements for transferring the major portion of our Head Office organisation to Wimbledon and operating from there proved a definite success; the plans were found to work perfectly well in practice.

One of the most important emergency measures on which we worked extensively prior to the war was the system for duplication of records, which included not only current, deposit and savings accounts, but also securities, bills for collection, bills negotiated and other important records of the affairs of customers, as well as the impersonal books of the Bank. Our scheme was in readiness well before the war began and was perfected as time went on, with photography playing a large part in some offices.

This duplication when in operation was an irksome business. Not only did it entail additional clerical work, but there was also the necessity for despatching the duplicates as soon as possible after the close of business to a selected depository. Although in this country the necessity for maintaining the system was fully appreciated, it was not so easy overseas to decide when and in what areas duplication was desirable. Apart from other reasons, the shortage of stationery called for a constant review of the position. But duplication had to take priority over paper economy, and when the real test came, notably after the bombing of Circus Place office in May 1941, the value of this system became apparent even to the most sceptical. A full account of that event is given in a later part of this book, but in

spite of the fact that the branch received heavy damage in one of the worst raids on the City, the business was carried on next day in temporary premises, so that at no time during banking hours were the public deprived of facilities and practically no inconvenience was caused to the customers of the branch. Thanks to the duplication of records, all the books were balanced without delay or difficulty. This system was gradually introduced, with slight modifications, throughout all those branches of the Bank which at one time or another became threatened, or seemed in imminent danger of becoming threatened, by enemy attack.

Before the war had begun, many members of our staff had taken instruction or attended lectures in air raid precautions work and organisation and some of them had been trained as A.R.P. wardens, so that many of our branches had their own fire squads, first-aid parties, de-contamination squads, and so forth, already in existence when the crisis came. To achieve efficiency, some hard work in many different fields had been undertaken voluntarily by the men and women of our staff. It was to serve the Bank well in the days to come.

Periodical tests of these various precautions were carried out from time to time in order to ensure that the arrangements were functioning properly. In our English offices and in certain offices overseas we took special steps, both before and during the war, to provide protection and accommodation. Basements were strengthened, first-aid and de-contamination rooms provided, glass removed or made less dangerous and blast walls erected. The ubiquitous sandbag was an invaluable aid in many cases, but in others more solid structures and supports were necessary. Sleeping accommodation was provided for fire-watchers, with meals when practicable.

The work was of an unspectacular kind, but this spontaneous process, out of which a technique was evolved to deal with a kind of emergency different from anything previously experienced in history, was an interesting feature of the times. Perhaps some day a writer with an imaginative or inquisitive mind will take pains to examine more closely the story of these multifarious activities. This unrecorded Battle of Britain which started before the war and went on, quietly and unknown to the outside world, in workshop and laboratory, in office and in factory throughout the land, might make a fascinating story, if it could be adequately told.

In September, 1938, came the Munich Crisis. The threatening position at that time had led to heavy withdrawals of cash at our Malta branch and it was necessary to supplement the reserves there by despatching from this side Bank of England notes which at that time were the currency of the island. If the supplies were to

be sent by sea, many days would elapse before their arrival: it was accordingly decided to charter a special plane to fly direct to Malta with the consignment, it being understood that the plane would arrive in Malta in less than 24 hours. It so happened that A. C. Barnes, who was then our senior local director in Egypt, was in this country on leave, but in view of the threatening situation it was arranged that he should return as soon as possible and accompany the notes to Malta. In view of the desirability of avoiding a landing in Italian territory, the plane made for Corsica after leaving Lyons. Heavy storms delayed progress and it was decided to proceed from Corsica to Tunis, and to push on early next morning to Malta. To pass a night *en route* was a contingency for which no allowance had been made; the packets of notes obviously could not be left unguarded in the plane and it was too late to arrange for safe deposit. Some large though dirty sacks found on the aerodrome provided a useful disguise. Although the more inquisitive hotel guests may have wondered what the sacks contained and why they were in the company of Barnes and the pilot, there was no obvious reason why they should contain packets of notes. So the night passed without incident, half of the consignment being under Barnes' bed and the other half in his wardrobe. It was perhaps just as well that the question of whether the insurance policy still held good in those circumstances was never put to the test.

The journey to Malta was safely completed next morning and the manager of the branch welcomed Barnes even more warmly than usual, as the heavy demands for cash in the island were continuing. The news of the Munich Agreement was announced the same day and Barnes was able to return to Egypt via Benghazi.

Nevertheless, over Europe the political barometer soon returned to stormy. The signs of dirty weather ahead were clear enough as, with each frenzied oration, the squalls grew in intensity. Before the storm finally broke upon us, we had, towards the end of August, 1939, recalled our British staff from Hamburg branch—our only Continental branch. This transfer was accomplished just in time, the four men concerned arriving in this country during the week prior to the actual outbreak of war. Our German-born manager—F. Vossen—was thus left to face his problems with a seriously depleted staff. To anyone who knew him it must have seemed a particularly hard fate that placed him in this predicament. He had been fighting an uphill battle with a single-minded devotion to the interest of the Bank but, under the Nazi regime, his path was strewn with difficulties which must have nearly exhausted even his patient endurance. It was a hard decision to recall

the British members of his staff at such a moment, but time was running out. With the attack on Poland, the political barometer touched a new low level. The ominous words "Warsaw Bombed," appearing on the news placards in the London streets on the afternoon of Friday, September 1st, made it clear that the hour had struck.

The change over to the alternative Head Office premises at Wimbledon was carried out in quiet order. Many of the staff worked throughout the week-end and all arrangements were completed without a hitch. Luckily, at that time there was no bombing to contend with and the warning siren which sounded in London a minute or two after the actual outbreak of war on September 3rd, 1939, proved to be a false alarm. A general atmosphere of high tension pervaded everything, but the only physical obstacle to impede our movement at that time was the traffic congestion on the roads and in the Underground, partly caused by the operation of the L.C.C. evacuation scheme for removing school-children to safe areas. The day was, however, in a particular way memorable for some of us, because it marked the beginning of a period of separation from the City for most of our Head Office staff, which was to last throughout almost the entire war. With the exception of the chairman, general managers, secretary and a handful of other officials, the entire staff of Head Office and all administrative departments were removed from the City and from that close personal contact with the staffs of the two great London branches which they had hitherto enjoyed.

Our London staff, in relation to the whole staff of the Bank, has always been a comparatively small one. For this reason it had been possible to maintain a tradition of close personal contact which would perhaps have been more difficult in a larger body. Moreover, in the work of the A.R.P. squads at the branches and at Head Office members of the staff were brought together in a different kind of association, by working outside banking hours on jobs very different from the ordinary routine of bank business. Later on, a further factor was to operate which brought members of the staff together in quite another kind of way. But the days of air raids had not yet arrived for us. Until September 1st, 1939, we were still in a state of suspense, awaiting the news of a German attack on Poland which we knew could only have one consequence, a declaration of war.

There had been so many dress rehearsals that the first night, when it came, brought a curious sense of unreality with it. Many of us returning to London on that Sunday evening from an abbreviated summer holiday must have felt that the tired voice of Neville Chamberlain, which we had heard a few hours before uttering those fateful words over the air, came to us from some unreal world.

The cautious progress of the trains approaching London that night provided those of us who had to use that form of transport with ample leisure in which to reflect on those things which had been left undone. In the gloom of the unlighted railway coaches, voices recounted anecdotes of the last war, lending a strange emphasis to the changes which had taken place since those days. We knew that whatever was to come, it would be something entirely different that we should have to face this time. Barclays Bank (Dominion, Colonial and Overseas) itself was something new. Although some of its constituents dated back well over a century, it had only come into being in its present form in 1925. How would it stand up to the strains that would so soon be placed upon it?

There had been many changes, too, since the previous war in the countries through which our system extended. In 1931, the Statute of Westminster had legally defined the position of the Union of South Africa as a self-governing dominion on the lines of the formula previously agreed with that country. A few years later, under the lead of Britain, measures were taken, which culminated in the Convention of Montreux in 1937, to abolish the Capitulations under which foreigners in Egypt had enjoyed special extra-territorial privileges.

It was known everywhere that Britain had been late in re-arming and was by no means prepared for war. It was not easy for us to say with any certainty how some sections of the people in countries overseas would react to the present critical situation, neither could we be sure of their attitude to the Bank in certain eventualities. These and other matters gave us ample food for reflection on that Sunday evening in September, 1939.

Our thoughts turned to the many different communities which the Bank was serving in distant parts; for example, the great mining houses of the Rand, the cotton merchants of Alexandria, the cultivators of Palestine, the sugar planters of the West Indies and Mauritius. There were links binding us to all of them, and them to us. In many cases there were close personal ties, connections which extended back in some instances over a long period of time, handed down from one generation to the next; but, in the main, it was the strict business relationship of banker and customer that we had to take into our considerations. We were their bankers; a banker's business is founded upon confidence, for without confidence a bank cannot survive. We owe to our customers, and in a particular degree to many thousands of them overseas, a debt of gratitude for their constancy to us in the critical days and years that were to come.

CHAPTER II

THE OPENING PHASE

THE storm which finally broke over us on September 3rd, 1939, seemed slow to develop. For a time the active war, except at sea, was practically confined to Eastern Europe. After the first alarms were over and the initial adjustments had been made, business settled down into an uneasy calm. In the Bank, however, we were actively engaged from the outset with new factors which immediately appeared upon the scene, some of which continued to absorb our energies throughout the struggle. Of these, three of the most important were exchange control, censorship and man-power. These three factors were to govern our future existence to such an extent that for a long time hardly a day passed without our being confronted with one or more of them at some unexpected turn.

One of the most urgent problems which faced us on the declaration of war was to get our men on leave in England back to their posts overseas. The crisis which finally precipitated the declaration of war had developed very quickly. Several of the most senior officers of the Bank, including the senior general manager in South Africa, were in England on long leave and it was essential that they should return as quickly as possible. Submarines were already at their stations on the high seas, a fact which was quickly proved by the sinking of the *Athenia* on September 4th, 1939, well out in the Atlantic. Merchant shipping was, as yet, unarmed and although the convoy system was adopted from the first, it was obvious that there would have to be some lapse of time before this could be brought into full operation.

Those early days were a reminder, if any were needed, of the vulnerability of transport and of the country's reliance upon keeping open its sea communications. This was forcibly and grievously brought home to us in the Bank in a personal way when we received the news of the *Simon Bolivar* disaster. This Dutch ship, outward bound from the Continent for the West Indies, struck a mine—believed to be magnetic—off the East Coast near Harwich in November, 1939. W. A. Martin, our Barbados manager, who was returning to his post, and also W. Sandiford, then our accountant at Trinidad, and his wife were on board. Martin lost his life. Sandiford received severe injuries and was in hospital and on recuperative leave for a long time before he became fit enough to leave once more for the West

Indies. This was probably the first ship to fall a victim to the "secret weapon" of which we had heard so much from the enemy. The magnetic mine caused heavy losses to our shipping in the first weeks of the war, until the cool ingenuity of the technical personnel of the Navy, assisted by eminent scientists, solved the problem, thereby incidentally gaining the victory in one of the great, though as yet little recorded, battles of naval history.

We were fortunate in suffering no further fatal casualties during these early days, when so many of our men had to return overseas by the quickest available means; but the problems attendant upon the movements of our staff were a recurrent theme which continued throughout the war. Difficulties of transport, always great and frequently acute, had invariably to be reckoned with in making our plans. Our problem was, in truth, merely a reproduction in miniature of one of the greatest problems of the day, for it became increasingly clear as time went on that the war was to become, in large measure, a war of transport.

The public had confidence in the stability and soundness of the banking system. The banks were closed on Monday, September 4th, 1939, to enable them to assimilate and prepare for the new state of affairs. On re-opening on the Tuesday, there was no serious pressure at the counters of the banks in Lombard Street or anywhere else in the country. Minimum prices had been fixed shortly before for British Government securities, but the Stock Exchange remained open for business and dealing continued on the usual lines. There was no question of introducing a banking moratorium, according to the time-honoured recipe for use in times of national crisis. That kind of thing had now been supplanted by a new technique, as part of which the ubiquitous monster of exchange control bowed itself on to the stage on the very first day of the war.

While most people who gave any thought to the matter must have realised that some form of exchange control would be necessary, few probably had any idea of the immensity of the task and of the remarkable avidity that this new-fangled creature was to show for forms E and other unappetising matter of a similar character. Eternally vigilant, lest we should be caught off our guard, he became our daily companion from the first day of the war until the last; even then he refused to die and is still with us. When considering even the simplest and apparently quite innocuous transactions, his keen eye was always on the watch looking over our shoulder. His kingdom was the whole of the "sterling area," a phrase which first came into vogue to mark the territorial boundaries of the British exchange control system.

The importance of the area may be gauged by a study of those territories included in the definition given in 1940.* This area comprised about 10 million sq. miles, possessing a population of approximately 560 million—or nearly one-fifth of the land surface of the world and over one-quarter of its inhabitants. Its importance in world trade may be illustrated by the fact that in 1938 exports from the area amounted to no less than £1,244 million, out of a world total of £5,479 million, or 22.7 per cent.

Some idea of the wealth and economic potentialities of the area may be gained from the following table, which shows the volume of production or exports by the sterling area of certain commodities in 1938 or 1938-39 in comparison with world totals:—

Commodity	World Total	Sterling Area	
		Amount	Percentage of World Total
(b) Cocoa†	7,790	4,377	56.2
(a) Coal‡	1,232,000	290,598	23.6
(a) Cotton†	62,900	14,454	23.0
(a) Gold§	1,005,500	511,281	50.8
(b) Groundnuts†	62,400	38,078	61.0
(a) Jute†	12,500	12,372	99.0
(c) Palm Oil†	4,970	1,706	34.3
(a) Rice†	922,000	468,531	50.8
(d) Rubber, Crude‡	910	475	52.2
(b) Tea†	4,900||	3,214	65.6
(a) Tin‡	164	62.4	38.0
(a) Wool‡	1,800	832.6	46.3

† In thousand quintals.

‡ In thousand metric tons.

§ In kilogrammes.

|| Excluding China, for which estimates range between 3 and 5 million quintals.

(a) Production.

(b) Production for countries where figures available: otherwise exports.

(c) Net exports.

(d) Exports.

* On the outbreak of war the Treasury took general powers to define the sterling area, which in 1940 was specifically delineated as including, in addition to the United Kingdom and the Isle of Man, the following territories, with the exception of Canada, Newfoundland and Hong Kong:—

(a) Any Dominion.

(b) Any other part of His Majesty's Dominions outside the British Isles.

(c) Any territory in respect of which a mandate on behalf of the League of Nations has been accepted by His Majesty and is being exercised by His Majesty's Government in the United Kingdom or in any Dominion.

(d) Any British Protectorate or protected State; and

(e) Egypt, the Anglo-Egyptian Sudan and Iraq.

From time to time during the war it was revised to include other countries, notably the Free French Empire, the Belgian Congo, and even Iceland and the Faroe Islands.

The broad object of exchange control can be expressed in a few words. It was to mobilise as far as practicable the foreign exchange resources or liquid external assets of the sterling area in order to make the most effective economic use of them as a fighting weapon for the prosecution of the war. It is not the purpose of this book to enter into a detailed discussion of technical questions, but a few of the salient features of exchange control form a necessary part of this history.

The regulations issued in this country at the beginning of the war provided that gold and certain specified foreign currencies, including U.S. and Canadian dollars, Argentine pesos and a number of the more important European currencies, whether then held or subsequently acquired, had to be surrendered to the Government through the banks authorised by the Government to act for this purpose. The banks were also entrusted with the task of issuing foreign exchange to traders and others, according to certain standard principles designed to limit sales to essential needs.*

Applicants for foreign exchange had to complete standard forms stating the purpose for which the exchange was required and the banks had to decide whether the purpose was within the framework of the regulations; doubtful cases could be referred to the Bank of England.

In this country the buying and selling rates were officially fixed by the authorities and, as covering operations had to be conducted through the Bank of England, the normal work of the London Exchange Market, wherein dealers

** Amendments in the list of specified currencies and in the principles to be adopted in the sale of exchange were made from time to time. At the beginning of the war the specified currencies were :—*

<i>U.S. Dollars.</i>	<i>Swiss Francs.</i>	<i>Argentine Pesos.</i>
<i>Canadian Dollars.</i>	<i>French Francs.</i>	<i>Swedish Kroner.</i>
<i>Belgas.</i>	<i>Guilders.</i>	<i>Norwegian Kroner.</i>

Briefly, foreign exchange could be made available :—

- (a) To enable a pre-war contract to be complied with, the intention being to facilitate the completion of outstanding commercial and financial contracts. Long-term contracts (e.g., goods to be shipped after 90 days) were not included and had to be specially submitted to the authorities.*
- (b) To meet the reasonable requirements of a trade or business carried on in the United Kingdom. This was intended to cover imports of goods ; insurance treaties, premiums and claims ; ships' disbursements ; freights, etc.*
- (c) To defray reasonable travelling or other personal expenses.*

Restrictions were also imposed upon the export of gold, cheques, bank notes, securities and foreign exchange and upon sterling transfers or other payments to a foreign destination or to the credit of a foreign account, except within the terms of the regulations.

promptly effected covering transactions with one another or with continental and other centres, largely disappeared.

Monetary transfers between countries within the sterling area were mostly free of restrictions or formalities. It was therefore essential to prevent leakage of exchange from any of the countries within the sterling area, as a leakage from any one of them would be liable to affect them all. As far as practicable, therefore, it was necessary to extend to all these territories the basic regulations of the exchange control system which was centred here in the Bank of England. With the exception of New York agency, Lourenço Marques and Beira (and Hamburg, from which we were isolated), all our branches came within the boundaries of the sterling area. We were therefore able to transfer funds freely from one point to another throughout practically the whole of our system.

Another aspect of exchange control was concerned with the mobilisation and registration of foreign securities, consisting of those payable in the specified foreign currencies, particularly American and Canadian. The first step by the authorities was to call for the registration with them of the very substantial holdings of these securities and a large proportion of the work involved naturally fell on the banks, who attended to the matter on behalf of their customers. Subsequently, the Government requisitioned large quantities of these securities at certain stated prices, as well as some Empire stocks, and the banks again became the main medium for the handling of these transactions.

Our branches both at home and overseas were also given a great amount of work by the control of enemy accounts. In this country the accounts and other assets of enemy customers had to be blocked and the position reported to the custodian of enemy property, and a similar procedure was adopted overseas. In some cases it was not easy to determine whether a particular customer was an enemy within the meaning of the Act, but the position was usually clear enough in the case of customers resident in territories in the occupation of the enemy, although even then it was not always known precisely where the enemy and the customer actually were.

Much work also was entailed in seeing that foreign exchange due to this country was received and properly applied by the traders concerned, and also in examining the lists of thousands of parties with whom trading was prohibited, in order to ensure that they should not figure in transactions being handled by the Bank.

In the first weeks, the problems arising from the extension of this exchange

control system to overseas territories engaged much of our attention. We had many conferences at the Bank of England concerning its application in our territories. While it was one thing to work out a complete scheme of control at a central point, it was quite another to ensure that this scheme would be fully understood and that practical measures would be instituted to enforce it over a vast area, in many parts of which there were few people who had even the merest acquaintance with the subject and the principles which governed it. Within the territories served by the Bank, we were able, through our extensive system of branches, to play a useful part in helping to bring about the effective functioning of exchange control. In many of the more important centres, we had at our branches the essential nucleus ready to hand in the shape of a trained staff, having a knowledge of the practical requirements of the problem and of the objects in view. It was not long before the scheme was functioning with reasonable smoothness and efficiency throughout all the areas in which we operated. In most territories we were appointed authorised dealers in exchange, working in this capacity as agents for the local exchange control authorities, while in others we were the sole authorised dealers. In Palestine we were not only the sole authorised dealers but we also set up the exchange control department of the Palestine Government and provided from among our own officials the controller and his entire staff.

The firm hand of the censor was clamped down upon us immediately and in no uncertain fashion. Those who had experience of the last war had some inkling of what censorship would mean for us. Businesses such as our own were peculiarly vulnerable, since practically the whole of our transactions were with overseas territories. The censorship came to bear at once on almost all the communications coming into and issuing from Head Office, whether by cable or mail. It not only delayed the communications in transit, but naturally affected the character of the messages we were able to send. The new and elaborate cabling code which we had compiled with such trouble and care, and completed only a comparatively short time before the war, became at one stroke of the pen as out of date as the silent film. In pre-war days we were one of the largest users of cables of any business in existence. The delays in mails, which became more serious at a later period of the war, naturally had the effect of increasing pressure for the use of cables and an ever-growing share of our business came to be transacted by these means. In 1942 our Gracechurch Street office alone handled over 50,000 cable messages. Subsequently, the situation was slightly eased by the

introduction of the airgraph, which was first made available for civilian use with a number of our territories, including Egypt, in 1942.

The airgraph was introduced to lessen the weight of air mail. The principle of the system was for the sender to write on forms specially provided by the Post Office, these forms including space for the name and address of the recipient. The forms were then micro-photographed and the addressee eventually received a photographic reproduction, measuring approximately $5\frac{1}{2}$ in. by 4 in., which was produced at the receiving end from the tiny negatives sent by air. By these means a very useful service was provided, but it had many drawbacks. As the original forms were retained by the authorities, the addressee had to rely upon the sender's signature reproduced in miniature, and as verification of signatures is so important a factor in banking business, special means had to be taken to check the authenticity of the despatches. There was the further difficulty that if the photograph was not well reproduced or if there was some defect in the original, it was often very difficult to be certain of the precise text. As so many of the airgraphs authorised payment of money, this weakness was the cause of much additional work. Moreover, the staffs at the receiving ends found airgraph work exceedingly trying to the eyes. The Bank supplied magnifying glasses in order to simplify the task as much as possible, but, in spite of the great value of the system as an emergency measure, there was a profound sigh of relief among those most concerned when it became possible to revert to normal methods.

Under the censorship we soon grew accustomed to the use of plain language in cables, and gradually developed a technique of oblique reference. This gave scope for plenty of ingenuity. There were many occasions when some particular piece of information had to be conveyed which put these qualities to the test. When, for instance, the Alexandria local directors wished to send news that a large warehouse had been bombed which had been extensively used for cotton storage in the old days, but which, owing to changed conditions, had become almost useless to the Bank, they cabled . . . "*White Elephant . . . severely damaged.*" The cable reply, expressing regret at the "*accident to poor Jumbo,*" showed that the point of the allusion had not been lost on Head Office.

It is only fair to record that, in spite of the difficulties, which at first looked distinctly formidable, our essential work was never seriously impeded by the activities of the censor, whether applied to cables or letters. Different sections and branches of the Bank were always able to keep each other fully informed of their requirements and intentions, and the delays, although at times considerable,

were never of such a character as to bring more than temporary inconvenience and did not at any time cause us really serious embarrassment or loss. At one period the Ministry of Information, in its desire to ensure that no leakage of information could take place, asked us to consider whether we could make our system still more watertight. Our cable messages were naturally subject to the ordinary censorship rules, but it was believed that the enemy might be able to pick up and piece together little scraps of information which, however harmless they might appear in themselves, could sometimes be made of use in conjunction with other information in their possession. Such matters as related to the finance and movement of crops, if they could find means to interpret them, would obviously be of some value to the Nazis, and although we knew, from our own experience, that even with our own files for reference the meaning of some of our telegrams from branches overseas was very much disguised, we suggested to the Ministry of Information that they should send some expert censors to sit in our office and investigate our system on the spot. This was accordingly arranged and for some days five censors settled upon our cables department in Gracechurch Street to see if they could find any loopholes, or suggest any changes in our practice. At the end of about a week they left and as we heard no more from the Ministry, we assumed they were completely satisfied.

One interesting sidelight which gives a small clue to the points which a censor must watch arose in connection with the innumerable telegraphic requests received by the Bank in London from its branches overseas to effect payments on behalf of members of the Forces. A wife receiving, say, £5 with an intimation that it was being paid under instructions received by our Alexandria branch from her named husband would have a fairly clear idea as to the whereabouts of his particular regiment or destroyer or whatever his unit might be. The collective information which might be assembled from several beneficiaries of such payments would be very considerable and valuable to an enemy, and following a suggestion of the censor, we refrained from disclosing the point of origin of such instructions.

If the problem of censorship caused us less trouble than we had expected, it was quite another matter with our staff problems. Conscription had been introduced in 1939 and its effects began to be felt with full force immediately the war began. In addition to the inevitable losses through calling up, a great number of our keenest and best junior men had volunteered in the early days for service and joined one or other of the fighting forces. On the other hand, many pensioners rallied round the Bank at once and offered their services in almost any capacity

in which we could use them. One of our pensioners, at his own expense and upon his own initiative, actually came all the way from South Africa to offer to do anything we might ask of him at this critical time, a truly gallant gesture.

Our position would have been infinitely more difficult than it was, had it not been for the increasing proportion of women employed on the staff of the home branches. For some years prior to the war we had followed this policy, which now served us in good stead. It is difficult to pay an adequate tribute to the value of the work which our women have done for the Bank. In many departments they proved themselves at least the equal of the men whom they replaced. The day came eventually when they too were subject to calling up for national service, at the time when Mr. Bevin was combing the land for all the essential man and woman power which was still required, but, for the time being, we had no fear of losing them. It was this factor more than anything else that enabled us to release so many men for the Forces in the early days. We were also fortunate in the fact that banking had been recognised by the Government as an essential service of national importance and, for the first part of the war, it became a reserved occupation for men of 30 years of age and over. In 1941 this reservation age was increased to 35 years and over and later in that year it was abolished.

Although compulsory service had not been introduced in South Africa, we were faced there with much the same problems, many of our staff having immediately joined the Forces in the Union. This was the case, in greater or less degree, throughout all our territories, irrespective of whether there was compulsory service or not. So strong was the wish to serve that in some countries swift measures had to be taken to prevent an undue proportion of the available man power from joining the local forces or alternatively seeking to leave the country to enlist elsewhere if they thought this course afforded better prospects of earlier fighting.

It was not long before the Bank had its representatives on active service in many areas, actual and potential, of military operations. For the moment, however, the tempo of the war, except at sea, was comparatively sluggish. Only in Poland was there active land fighting and, before long, after a gallant but hopeless resistance, this flame too was extinguished and the blackness deepened over Eastern Europe. The winter set in full of doubts and uncertainties. Some sections of the neutral Press, in referring to this period, spoke of "a phoney war," but there was nothing "phoney" about the war at sea; of this we ourselves had seen ample evidence.

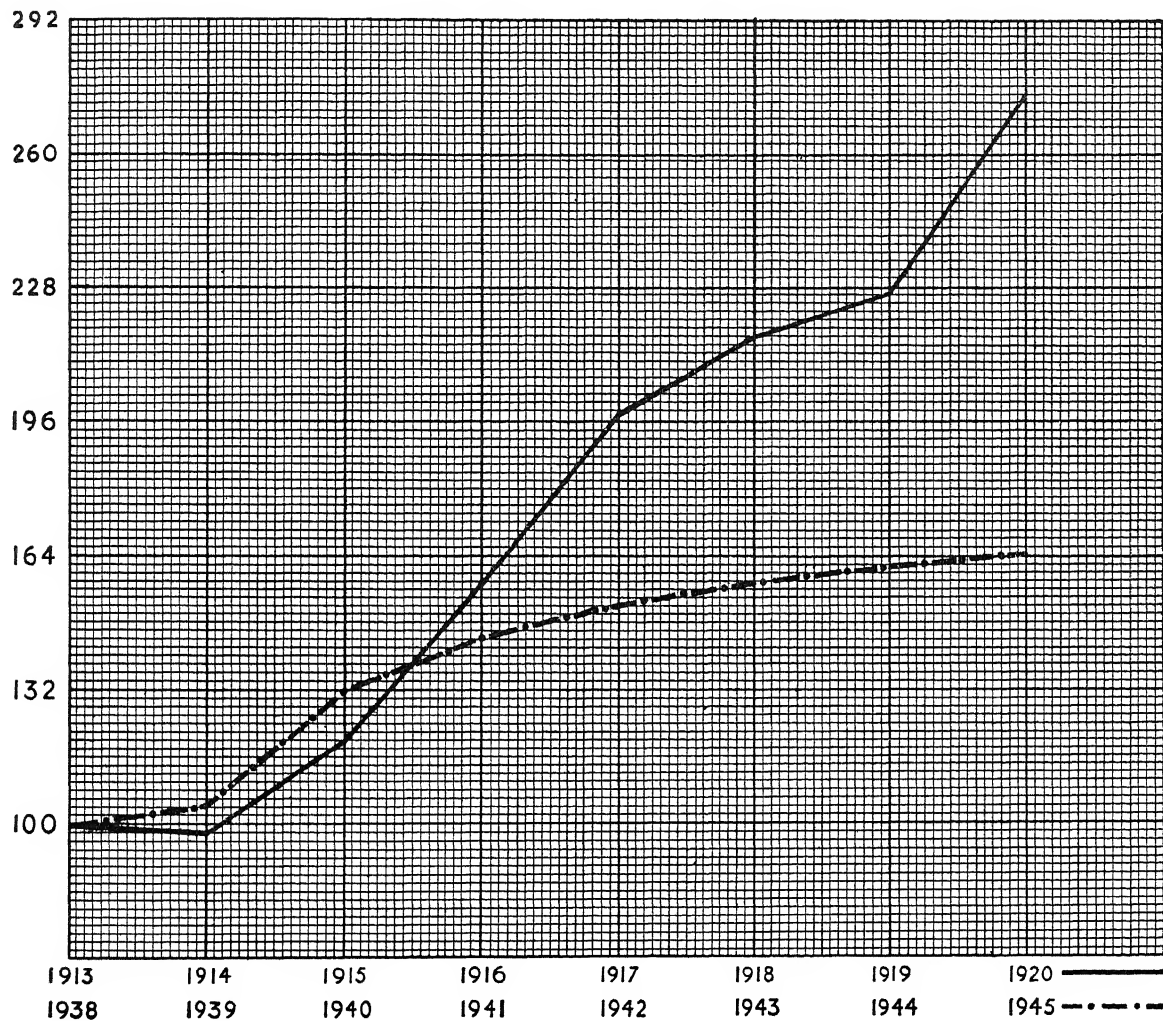
By the middle of December, we were able to produce the first war-time balance sheet of the Bank. The accounts for the year ending September 30th, 1939, covered a period in which there had been less than a month of war; the figures, consequently, did not reflect any marked change arising from war conditions.

At the annual general meeting held on December 14th, Sir John Caulcutt, in his address to the shareholders, made reference to the fact that the British Government had undertaken, as a war-time measure, to purchase the whole of the 1939-40 cocoa crop of British West Africa and also the entire growing crop of sugar in the British West Indies and British Guiana. These references, brief as they were, gave an interesting pointer to the future.

The policy of the British Government in entering throughout the war into extensive agreements of this kind to purchase the entire crop, or any surplus offered to them, of so many primary products from the Empire and from certain other territories, was of immense significance for the future. It is, in fact, difficult to exaggerate the effect of this bold and imaginative stroke on the economic direction of the war. While giving a stable and assured market, the Government by this means did much to restrain the upward trends in prices in most of the essential commodities. Schemes, similar to those to which Sir John referred, were brought into being to cover wheat, wool, meat, sugar, copper, sisal, rubber, tin and many other vital requirements. These agreements, taken together, far exceeded in scope anything previously known in economic history. While the details varied, the basis of them was much the same in all cases, the prices generally being fixed in the early days of the war at or about the levels ruling at its commencement. As the war proceeded prices were increased as an offset against increases in working costs and other modifications were introduced from time to time, but the general principle became firmly established. The effect of all this was felt in other areas and even influenced commodities outside the actual scope of these agreements.

There was, naturally, some criticism of these schemes. It would be difficult to imagine a vast "new deal" covering so much material in so great an area and involving such staggering sums, that would not give rise to objections from some quarters. It was, however, widely recognised that in its broad effects this stabilising influence conferred many advantages upon both producers and consumers. The former were confronted with the fact that in most cases, sales depended upon shipping facilities and as, without government authority, there were no means open to sellers to provide the requisite shipping, they would not

YEARLY AVERAGES OF WHOLESALE PRICES,
1913-19 AND 1938-1945



NOTE.—The average for 1938 was 98.9 compared with the basic figure of 100 in 1913.

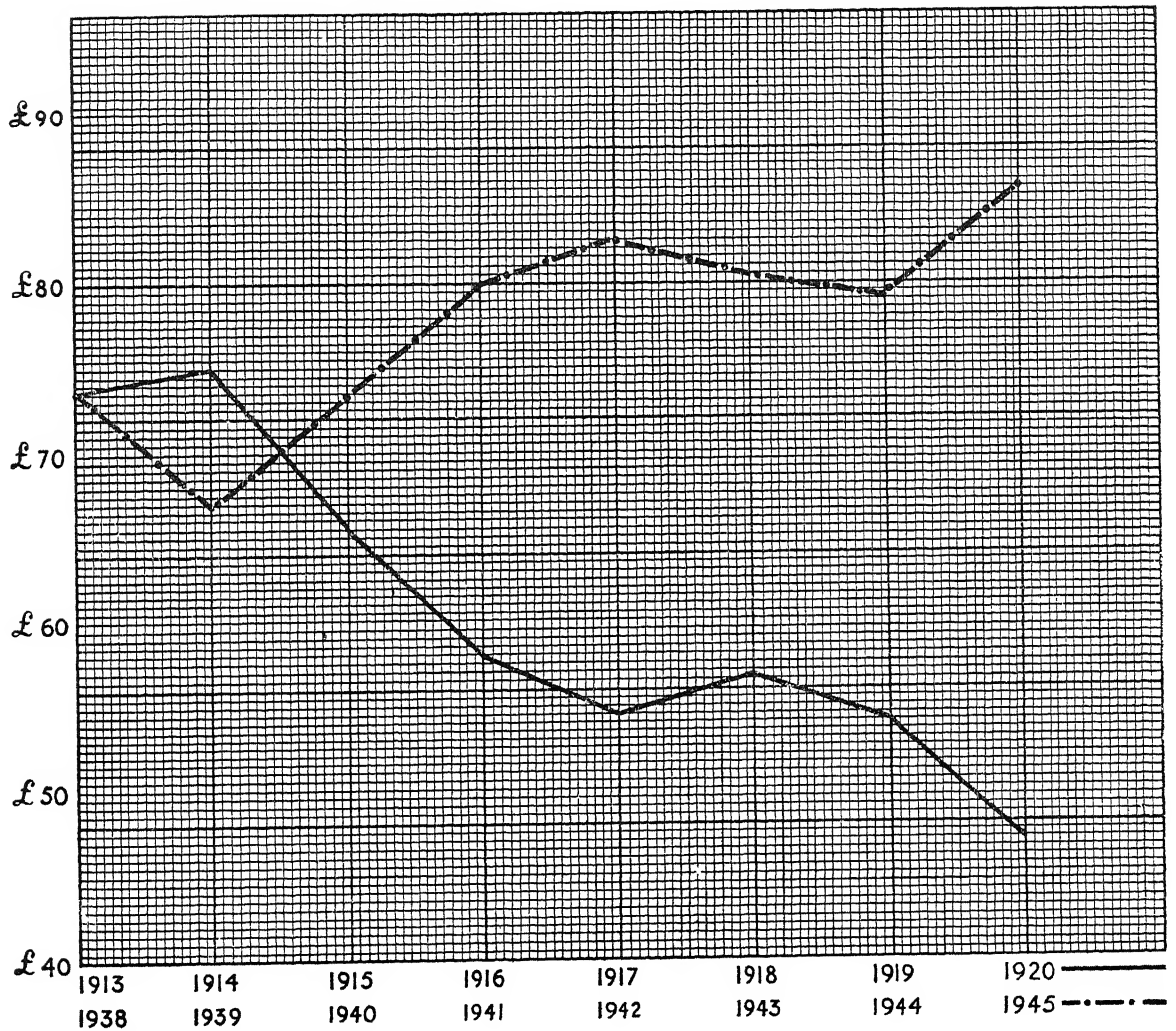
have been able to dispose of their goods at more remunerative prices through other channels. Many of these agreements, moreover, took into account the question of shipping difficulties and as these became more acute, provision was made for payment to be forthcoming after an agreed interval, irrespective of whether shipment had actually taken place. The importance of these guaranteed markets to colonial producers can easily be understood.

The banks were affected to a considerable extent by these schemes. In normal times they make advances to cultivators to assist them in the raising of the crops, and they also finance merchants and exporters in the process of purchasing, marketing and shipping, until such time as the proceeds are received from the overseas buyers. Part of this business was deflected from the banks in one way or another as a result of government action during the war. In certain cases cultivators received direct assistance from governments; in the bulk purchasing schemes the government sometimes paid immediate cash or made payment when the goods had arrived at the local port. If credits were opened they might include special provision for early payment. In many of the large monetary payments effected through the banks, governments were often given the benefit of specially reduced exchange rates; sometimes settlements were arranged in such a way that the banks did not receive any of their normal revenue. It is true that against losses of income in this way, the banks derived revenue from the very large transfers of money on account of military and other non-commercial expenditure and there was also the fact that in bulk purchases the gradually rising level of prices helped to increase the monetary turnover so that any earnings accruing were calculated on a higher figure. As a war-time measure, the system of widespread bulk purchasing was recognised as inevitable, and in view of our close association with so many of the producing territories in the Empire, we were able to assist in many directions in promoting the smooth working of the schemes.

Another point to which the chairman referred in his speech was the improved price of investments since the date of the balance sheet, i.e., September 30th, 1939. Prices had begun to move off the rock bottom of the "minimum" level to which they had been driven at the outbreak of war. This was the beginning of a gradual and steady recovery in the market for Government securities which was maintained over a long period. Here again divergence from the policy and practice of the last war quickly became apparent.

In this and other spheres the Government took firm control of the position from the outset. The introduction of a comprehensive rationing scheme, starting

YEARLY AVERAGE PRICES OF £100 $2\frac{1}{2}\%$ CONSOLS,
1914-18 WAR AND 1939-45 WAR



with many kinds of foodstuffs and later spreading to clothing and other classes of goods, coupled with the effective use of the weapon of exchange control, greatly restricted the outlet for the rapidly accumulating balances in the hands of the public. As war-time production and expenditure got into their stride, with the consequent sharp increase in wages, bank deposits started on their upward swing, reflecting the ever increasing amount of nominal spending power. This money provided constant support for the gilt-edged market and the Government was able to borrow on a huge scale at reasonable rates without difficulty.

This first shareholders' meeting of the war was the last one at which H. L. M. Tritton was to be present. He had resigned the chairmanship in 1937 owing to ill-health and died in November, 1940. It was a happy coincidence that on the occasion of his last appearance at the annual meeting he took the opportunity to pay one of his typical tributes to the staff of the Bank. Coming from a family whose banking associations dated back for 150 years, he had rendered this Bank many services, not the least of them being of an intimate personal character. The genuine interest and friendship which he and Mrs. Tritton had always shown for the staff, not only in this country but also at the many branches which they visited overseas, deepened the feeling of personal loss that was so widely felt at his death.

There were other personal changes which took place about this time. H. R. Bradfield, who had been a general manager with J. S. Crossley since 1935, retired on pension and was elected to a seat on the board. E. O. Holden, who was at that time a general manager in South Africa, came over to take his place in London. E. L. Jackson, the senior general manager in South Africa, also retired on pension and was elected to the South African board, of which he became vice-chairman. M. W. J. Bull, H. C. Greenlees and, later, R. P. Van der Merwe, became general managers in South Africa, taking the places of Jackson and Holden. A. T. Dudley, who was one of our senior Head Office officials, was sent to New York to become resident local director there and later became an assistant general manager. It was felt that, with his specially intimate knowledge of our West Indian business, he would be well placed to visit our important branches in the Islands from time to time. We knew that as the stresses of the war developed it might become increasingly difficult for us to send out anyone from this side to undertake such a visit. We also felt that if the experience of the last war were to be any guide—generally speaking, it wasn't—the importance of New York in our scheme of things would be likely to increase.

New York was by far the most important of the three offices of the Bank outside the sterling area. It was also necessary to have someone there with a close working knowledge of the technicalities of the exchange control system in the sterling area and of the objects which it had in view. The exchange problems which arose in New York were legion; in this, at least, our expectations were fully realised. While at first there was no phenomenal growth in the business of our New York agency, the importance of that office to the Bank became very marked later on, when it grew more and more difficult for Britain to continue manufacturing goods to supply her export markets owing to the pressure on her rapidly expanding war industries.

The demand for ordinary consumption goods for export soon became far in excess of supply and only a limited amount of shipping space could be allocated for transport. Signs of this state of affairs became evident in the figures of many of our overseas branches. Even those merchants who had been most heavily stocked soon began to show evidence of liquidity in their figures. Many banking accounts which had at one time looked sticky rapidly developed a healthier trend. As things turned out, some of those firms which had shown the greatest aptitude for over-trading and had become heavily overstocked, came off best. Many were able to show handsome profits by sales of old stock to which the new conditions had given a fortuitous value. They would have been something more than human if they had not at times felt inclined to attribute this happy result to their own shrewdness and business foresight.

As the war continued, it became increasingly clear that the scarcity of goods would become world-wide and that the question of payment would be almost of secondary importance. The power of money itself was, in some degree, encroached upon by such parvenus as the coupon and the import permit. Because of its subordination to these factors, money could not exert the full power over goods and services which it formerly held. In the political sphere also, the weapon of financial power had lost much of its effectiveness. Neutral states were not particularly interested in loans or subsidies. They needed goods and the country that could supply them with what they required, and more particularly with armaments, could exert a powerful influence over policy.

One of the instruments formed by the British Government in pursuit of its economic needs and warfare was the United Kingdom Commercial Corporation. The capital of this corporation was supplied by the Government and its turnover was enormous. Its activities being governed by the necessities of the moment,

the normal commercial principles were no doubt considered of minor importance. In certain cases, purchases had the advantage not merely of obtaining stocks for this country's needs, but also of denying supplies to the enemy. The purchase of wolfram from Portugal was a conspicuous case in point, at one time fantastically high prices being paid in competition with German bidding. We acted as bankers to the corporation in London and East Africa and in virtually all our territories in the Middle East.

The U.K.C.C. was only one of the instruments on whose behalf we worked. Very early in the war we were brought into close relationship with many of these newly created departments of state, such as the Ministry of Food and the Ministry of Supply. A working arrangement grew up with astonishing speed between ourselves and this new economic arm of the state. The production, purchase and transfer of foodstuffs, minerals and raw materials of different kinds in the territories served by the Bank, the financing of which was extensively undertaken by us as an important part of our normal peace-time business, naturally bulked largely in the operations of these departments. These Ministries became, in fact, the channel through which the Government put into operation the policy of wholesale purchases already described. To a large extent they made use of the existing business mechanism. On the banking side, our own organisation lay ready to hand; we were thus able to facilitate for them the handling of large-scale transactions.

Such were our horizons when in the spring of 1940 the storm burst in the West. The seizure of Denmark and Norway in April cut off Britain from all sources of supply from the Scandinavian and Baltic countries, but the collapse of France two months later altered the whole face of the war. Not only the military but also the economic aspect of the picture was changed vastly to our disadvantage. There could no longer be any doubt that the whole system under which we had been living for so long would now be put to the test.

The Bank, with its branches at many points which were vital both in the military and economic sense, would be called on to play its full part in more than one theatre of war.

CHAPTER III

BATTLE OF BRITAIN

THE chapter bears this heading mainly because it seems hard to find any satisfactory alternative title for one which sets out to describe the events which took place during those momentous months. It is, indeed, not uncommon for people to refer to quite unconnected happenings elsewhere in the world as having taken place during the Battle of Britain, an unconscious tribute to the significance of that long-drawn series of encounters in the skies. The Battle of Britain was fought and won in the skies above us. We could occasionally catch a glimpse of air fighting, though seldom from the ground obtain a satisfactory view. More often than not we found touch with it only through the din and wreckage around us, which reflected the course of the struggle in progress above. This conflict while it lasted dwarfed all else and seemed to focus upon itself the attention of the whole world, quite overshadowing other developments in the war.

Officially the Battle of Britain is regarded as having lasted about three months only, i.e., from the 8th August to the 31st October, 1940. By the end of that time, although the heavy night bombing continued for many months afterwards, the enemy had failed in his objective, which was to prepare the way for the successful invasion of this country by the German armed forces. In the words of the official account,

“Before the German army could land it was necessary to destroy our coastal convoys, to sink or immobilise such units of the Royal Navy as would dispute its passage, and, above all, to drive the Royal Air Force from the sky. He, therefore, launched a series of air attacks, first on our shipping and ports and then on our aerodromes.”

His complete failure is common knowledge. His losses were enormous; but the victory was not achieved without heavy cost to ourselves. Our losses were grievous, but the danger of invasion, with its perilous consequences, had been averted.

The triumph might have been short-lived and the keen edge of victory dulled if the “many” had failed to respond to the call of the “few,” and if those who had to carry on the essential services of the community had proved unequal to the task, for although the battle, which was fought out in the air, held the attention of most onlookers, much was also being done on ground level. To keep transport,

power and the community services working efficiently was a vital need. It is, for example, a remarkable fact that throughout the whole of this period, the public utility services functioned so well that we were able to carry on without serious interruption the normal working of the Bank. Even the regular meetings—at least one or two each week—of our boards and committees were never suspended; neither was there at any time serious interference with them. During that brief period when daylight attacks were fashionable with the Luftwaffe, these meetings were on several occasions held during raids. Emergency arrangements had been made to provide for them to be held, in case of need, in the air raid shelters in Lombard Street or in the strongrooms at Gracechurch Street, but they were never put into operation.

The difficulties of getting about, particularly within the London area, were at times very great indeed. One constantly felt the need of a chart of the streets of London brought daily up to date to show clearly which were the navigable areas; the channels remaining open to traffic were shifting from day to day. In these times, the daily journey to the office was something of an adventure, and one often felt the need of an up-to-date pilot. After some months of almost consecutive night raids on London our knowledge of local topography showed a marked increase. When, for instance, any of the great London railway termini were more or less out of action, the human tide would surge into unfamiliar channels and the regular travellers on these routes would find themselves caught up on the flood of a totally alien crowd. This constant trouble and uncertainty about getting from one point to another was one of the major worries which confronted us at this time.

As London was for many weeks almost the sole target of night bombing attacks, the great provincial cities made strenuous efforts to send any aid they could spare for the hard-pressed transport services of the capital. Strange 'buses with unfamiliar names were to be seen in the London streets. On one memorable occasion, the manager of Circus Place branch reported that he had that morning overheard a cockney driver of a London 'bus saying to the driver of a somewhat garish-looking parvenu: "Hello, mate! oop for t'Coop?"—the parvenu hailed from Huddersfield, recent cup finalists. It was a nice tribute from a member of the home team, as it were, to one of the visiting side. The north country dialect, with accent complete, must have come as a surprise to the Yorkshireman. Unfortunately, the reply was "off the record," but we felt that cockney humour at least was, as usual, proving itself equal to the occasion. It was perhaps not

quite a Cup Final atmosphere, although after the fall of France the comment had been made that "we're in the final now." Nevertheless, there was a definite sense of adventure about it, which seemed to make a strong appeal to a large section of the public.

For those who had no prospect of serving with the Forces there was satisfaction in feeling that they were at least sharing in the dangers. It is not pleasant to sit safely at home with the knowledge that the risks of casualties and loss of life are falling entirely on other shoulders. The air bombardment linked up, in a closer and more intimate association, the civilian population with the fighting forces, enabling the people at home to appreciate the meaning of comradeship in arms.

There must have been few who did not at times feel a definite sense of achievement on reaching the office and on getting home at night. On some, fortunately rare, occasions, members of our staff had the discouraging experience of arriving at the office only just in time to leave for home again, after negotiating almost insuperable obstacles *en route*. The record of attendance of the staff at our branches during the whole of that winter provides remarkable evidence of what can be done by determined will-power. The health record also was highly satisfactory, in spite of the prognostications of those who feared that some dreadful plague would unquestionably afflict us. This was undoubtedly due, in no small measure, to the fact that people were determined at all cost to avoid going sick and so increasing the strain on others. There may also have been some truth in the claim that up to this juncture less abundant food supplies were improving the national health. Nevertheless, the difficulty of getting from place to place was a constant drain of energy on the whole staff and that was why the Board authorised the general management to arrange for a 'bus service to take the staffs of the London offices to and from their work daily.

We were fortunate in securing a remarkably efficient fleet of 'buses, which functioned excellently throughout the whole of the worst period of the blitz. While the nominal cost to the Bank was high, there can be no doubt that it was a small price to pay for the value we received. Many of us have reason to be thankful for a service which not only saved many weary hours of travel, but also relieved us individually of much anxiety as to our means of transport. We no longer had to think out what public services would be running and what might be the best route to take to any particular area of London. The majority of the staff lived in districts served by one or other of our own 'bus routes and for the journey to town had only to concern themselves with arranging to be at a given spot

somewhere in their own neighbourhood at a particular time. That was where their responsibility ended, for they would be picked up there by one of the Bank's 'buses. The routes followed were carefully planned to suit the maximum convenience of the staff as a whole. Uncertainty on such points as whether Waterloo Station might or might not be open for traffic, or whether the No. 9 'bus would be following its normal route, was no longer a matter of individual anxiety. All such responsibilities now lay on those in charge of the 'buses. They had difficult decisions to take at times and a debt of gratitude is due to them and to the drivers for the amazing record of success which rewarded their efforts. There is no doubt that this service, which covered most of the main routes in London from the residential areas, saved in the aggregate a vast amount of time. It was a policy which paid handsome dividends.

The dangers of air attack were, however, not the only form of direct enemy action with which we had to concern ourselves. The danger of invasion had never appeared so great since the days of the Armada. It may well be true that in the months immediately following the evacuation of the British Army from Dunkirk, the potential threat to this island itself was greater than at any time since Elizabeth's reign. Elaborate plans had already been issued to the banks by the Government concerning the steps they were to take in the event of invasion. As it turned out, these plans never had to be put into operation, but the menace was there and arising from it there were two main considerations which dictated our action at this time.

In the first place, we had to consider means for providing as efficiently as possible for a decentralisation of control from London in order to safeguard the situation as well as we could, in the event of invasion taking place. Secondly, we had to arrange for all possible means whereby our Head Office organisation in Britain could continue to function in the event of an unsuccessful or only partially successful attempt at invasion, or air raids on such a scale as to make evacuation from London by the Bank essential.

The first problem—that of putting quickly into operation an effective scheme for decentralisation of control—was greatly simplified by reason of our existing system. The structure of the Bank already provided for a large measure of local control, through the establishment of local head offices in overseas territories with wide powers over the administration of their own affairs. In this respect, there was a resemblance to the colonial empire itself in which many of the territories enjoyed wide powers of local self-government. After the

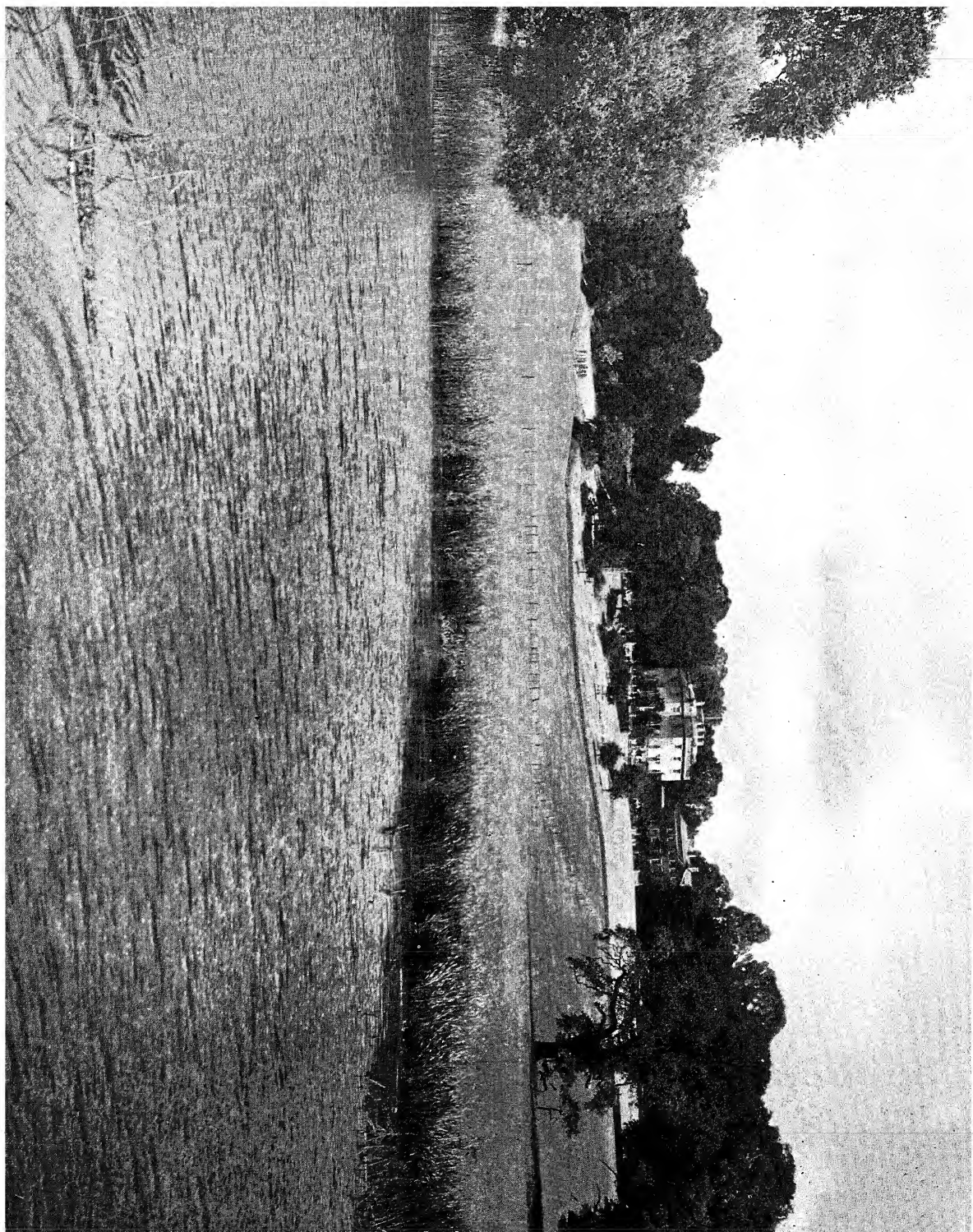
amalgamation in 1925, when Barclays Bank (Dominion, Colonial and Overseas) was formed, this system of local control was developed and extended, according to the requirements of the business and the needs of particular territories. The largest and most important local centre was the South African control in Pretoria, the nucleus of which was formed by the old head office organisation of the National Bank of South Africa. This covered the whole of the Union of South Africa, including the Cape area, and also the Rhodesias, Nyasaland, Portuguese East Africa and Mauritius. The second control centre in size and importance was Alexandria, governing the branches in Egypt and the Sudan; then came Jerusalem Local Head Office, controlling the Palestine branches and later the Cyprus branches also; lastly, Nairobi Local Head Office, which controlled the East African branches in Kenya, Uganda and Tanganyika. There had never been any separate local control centre for the widely dispersed branches throughout West Africa and the West Indies, of which the old Colonial Bank section, controlled from London, had originally been comprised. We arranged, however, that Dudley should exercise some supervision from New York over the branches in the West Indies and in case of unforeseen circumstances arising here, he was placed in a position enabling him to exercise full control. It was impossible to say much in a plain language cable message at that time, but the general purpose of our instructions to him was doubtless clear enough. Something less than highly perceptive faculties was required to foresee exactly what was meant by "unforeseen circumstances," for the imminent danger of invasion had by this time become only too clear. It was necessary for us to take all possible measures to protect ourselves against the risk of an occupying enemy taking control of our London organisation and attempting to use its mechanism to direct or embarrass the operations of overseas branches. It would not perhaps be desirable to enter here into a detailed discussion of all that was involved in this problem and of the particular steps that we took to provide for the continued operation of our business overseas, but it was a question which engaged much of our attention at this time.

As for the second problem, it was clear that if a serious attempt at invasion were made, an immediate transfer of business houses from London might soon be imperative, while even if there were no such attempt, there seemed, as the air attack continued and grew in intensity, to be more than a remote possibility that very serious disruption of communications might actually take place without the assistance of a landing by paratroops, or any of the modern paraphernalia of invasion technique.

The sight of whole areas in the City roped off and with access forbidden on account of danger from delayed action bombs and from buildings with their foundations undermined, became more familiar as the days and nights wore on. Areas closed to the public, at first small in extent, would continually join up with larger ones. The malady appeared to be contagious. It did not require much imagination to picture a time when the City might become completely inaccessible. The great fire raid which took place at the end of the year indicated that this danger was no idle fancy, though, admittedly, counter measures at that time were imperfectly developed. If that attack had been followed up with vigour, there can be little doubt that the City would for a time have become completely isolated. We did not wait upon these events, but early in the autumn arranged for an alternative office entirely outside the London area and also for living accommodation for the staff in the neighbourhood.

The office space which we were fortunate in securing was in the New Bodleian building in Oxford. This would have provided us with enough room for the nucleus of our entire Head Office organisation. Oxford itself was by this time a much over-crowded city, partly due to refugees from bombed areas, and it became obvious that the chance of finding living quarters in the town for any substantial portion of the staff was remote. We accordingly arranged to take a lease of Nuneham Park, a large country house a few miles outside Oxford, the property of Lord Harcourt. We engaged a small domestic staff to provide a care and maintenance party for this great house, which we prepared as well as we could against the contingency we had in view. Preliminary arrangements were made for accommodating up to 200. The house with its vast rooms would probably have been large enough to accommodate, in case of need, the entire staff required to carry on our work in Oxford.

Although we had no occasion to occupy the office premises in the Bodleian, we were able to put Nuneham Park, later substituted by Eynsham Hall, to valuable use, though of a different character from that at first contemplated. During most of the worst period of the bombing of London, a weekly 'bus service was arranged to take members of the staff from London to Nuneham. The 'bus left London on the Friday evening and started back for London early on the following Monday morning, allowing a long week-end in quiet country surroundings. These arrangements proved a great success and were particularly valuable while the air bombardment was most active. The service was much in demand by members of the staff, priority being granted as far as possible to those who had been bombed





out of their homes, or who had in one way or another suffered hardship or inconvenience as a result of the air attacks.

Owing to evacuation from the City of so many of the business population, the pressure of work at the counters of the London offices was much reduced. Many firms and individuals had moved out of the metropolitan area and a compulsory order was introduced requiring shops to close earlier during the winter months. This helped to clear traffic from the streets and enabled people to get home in good time before the night's bombing began. It thus became possible for our branches to organise their work in such a way that many of the staff were able to get away before the normal hour. This arrangement was particularly helpful to those who desired to avail themselves of the Bank's scheme of week-end rests at Oxford. The 'bus detailed by the Bank for the journeys accommodated 30 people or so, which was about as many as our skeleton domestic staff at Nuneham could comfortably cater for during the week-end.

On the 1st October, 1940, a circular was sent to the staff of Head Office and London branches offering them the opportunity of taking advantage of these week-end rest periods at Nuneham Park. During the ensuing twelve months, more than 600 members of the staff or their families availed themselves of the facilities. Some of them went there several times during the year and, in all, nearly 1,300 visits were made in this way. Many of those who suffered seriously in their homes from the nightly bombings will retain pleasant memories of the days and nights which they spent in those beautiful and relatively peaceful surroundings. Relatively peaceful, for even Nuneham had its incidents. Not long after it had been organised, Sir John Caulcutt came over one Saturday afternoon from his farm at Thame. That morning he had had to take cover in a ditch to avoid being machine-gunned by a German plane and during the only night he spent at Nuneham the Luftwaffe dropped five bombs in the park all about half a mile from the house.

Shortly after we had taken the lease of Nuneham, we also leased alternative office premises in the City at Northgate House, Moorgate, to accommodate the staff of any of the London offices in case of need. The comparatively small offices at Liverpool and Manchester were not, we felt, likely to confront us with any serious problem, being of such a size as to be housed with comparative ease in temporary premises, if need be, so that we did not take alternative accommodation for them.

Manchester branch was completely demolished by fire during one of the heaviest night raids in December, 1940. By this time the main force of the blitz,

which had hitherto been directed almost exclusively at London, had begun to shift to the provinces. The destruction of our office took place in the early hours of the morning of Christmas Eve. It was, fortunately, not accompanied by any loss of life or injury to the staff. On arrival in the vicinity of the office, the staff found the premises a mass of flames and it was clearly evident that the building was doomed. They promptly made their way as best they could to Barclays Bank Limited, Cross Street, where their duplicate records had been deposited. Barclays themselves, though handicapped by lack of room, placed at our disposal the only accommodation they had available—a basement cloakroom. Here the work of reconstruction of ledgers, etc., from the duplicate records was begun. In spite of the fact that the city's communications were completely disorganised, a few customers sought us out and we attended to their requirements as well as we could. They usually left us with an enquiry as to where we might be found next. The following day, being Christmas, provided us with an opportunity to complete the work of reconstruction, which was successfully accomplished and, as it turned out, with complete accuracy. The branch was now ready to emerge from the cellar, and the Local Head Office of Barclays Bank Limited kindly found accommodation for us on the second floor of their building in York Street. Seven weeks later, we found fresh quarters in Fountain Street, close to our old office. A period of five weeks had elapsed before sufficient debris had been cleared from the old site to enable us to obtain access to the safe which rested in the basement. Not far below the surface, the heat from the debris was great enough, even after this lapse of time, to penetrate the sole of a boot and the safe was still hot. The terrific heat had melted the chemical ingredients used in its construction and jammed the bolts and locks; it had to be cut open. The whole of the contents were roasted almost black. All the securities, safe-custody articles and bank notes were severely charred and had to be completely renewed, but the only cash loss was a few pounds in silver coin which rolled amongst the debris when the safe door was thrust open; the jute bags containing the coin had disintegrated. In the book room, the inside temperature of which was scarcely bearable, there were a few papers and books which were still found to be of some use, but, apart from these, all our original records were completely lost, so that reconstruction had to be undertaken from the foundations. This was carried out with very little inconvenience to the public and the efforts of the staff engaged in this work were completely successful and earned much favourable comment: they had risen fully to the occasion.

Shortly afterwards we suffered another direct loss of property through a big fire which started in Fore Street during a London raid. Amongst the property destroyed was a building which represented a solitary excursion into the field of investment in ground rents. The modest sum which had been laid out in this way represented an investment by the trustees of the old Colonial Bank pension fund. This particular form of investment had always had its opponents in our midst. Their dismay at hearing this news was possibly tempered, to some extent, by the fact that they were now able to point to the singularly conclusive justification of their views. While the supporters of the investment, on their part, claimed that the game was no longer being played according to the rules, it could not be denied that the trustees were receiving no compensation for the loss of rentals. The income from the property fell sharply and, before long, ceased altogether. Corporations and individuals who relied largely for their income on rentals from town properties suffered severely during the coming months. Our Bank, however, with such a small proportion of its assets invested in the form of bricks and mortar (and the bulk of that being overseas), could view this aspect of affairs with comparative equanimity from the standpoint of revenue.

As events turned out, the profit for the year ended September 30th, 1940, was well maintained. This balance sheet was the second one to be drawn up during the war period. It had begun to reflect some of the war-time tendencies which became more marked at a later stage. The increase of nearly twenty million pounds in our deposits to a record figure was an indication that, in spite of the critical military situation arising in the Mediterranean area as a result of the Italian declaration of war, the general confidence in the Bank was maintained.

It required no small effort to produce this balance sheet and report at approximately the usual time. This was only rendered possible by making extensive use of cabled returns from overseas branches. During the months of July and August we had made special arrangements to expedite the returns of the figures required for the annual accounts in order to complete and publish our audited balance sheet with as little delay as possible. With certain branches in the Mediterranean and in West Africa, arrangements were made to ensure that if any branch balance sheet were unduly delayed, we could quickly obtain the missing figures by cable. Mail communication with these areas at this time was particularly bad. Long delays in items in transit were the rule and many despatches had to be classified as missing. In the case of other branches, the task of assembling the figures for balance sheet purposes was decentralised.

The West Indies branches, for instance, were dealt with at our New York agency, instead of in London, and the branches under Alexandria and Jerusalem Local Head Offices were summarised in Alexandria. Similarly, the returns of East African branches were handled in Pretoria. The work of the auditors was also decentralised, sections of the accounts being audited separately in Alexandria and New York, as well as in Pretoria and London. The Bank's auditors already had their own representatives at the selected points and their ready co-operation was an important factor in the successful working of the scheme.

The period covered by these accounts for the year ending 30th September, 1940, could hardly have been described as uneventful and we felt there was reason to be thankful for the results shown. The Battle of France had been fought and lost. Hitler, in a speech to his forces before the invasion of the Netherlands, had said that "the fight which begins to-day will decide the destiny of the German people for one thousand years." The corollary to this claim, no doubt, was that it would similarly settle the fate of Europe and this country, if not of the whole world, and though this boast was probably not accepted at its face value except by the most ardent Nazis, it certainly had every appearance of settling quite a number of questions for quite a long time to come.

A serious threat to our branches overseas had not yet materialised, but it was already taking shape, for the events of the summer had brought results which could hardly fail to affect us in the near future.

The British staff of Barclays Bank (France) and of the Banque de Commerce in Belgium, had, with scarcely an exception, been able to make good their escape to this country when France and Belgium were overrun. The trials and adventures which befell them belong to another story. Some of them became separated from their families; all were anxious to have some definite job of work to do. We were particularly fortunate to have this opportunity of securing the services of some of them and giving them working experience at Head Office, or in our London branches, before sending them to positions of responsibility overseas. Their adversity was in fact an opportunity for us, of which we were glad to avail ourselves, to strengthen our staff which was constantly being depleted by calls made on us from other quarters. Not only were their services particularly useful at this time, but we were glad of the opportunity to give employment to men who, through no fault of their own, had been thrown out of the responsible positions which they had held in many cases for a long time. The fact that they proved so readily adaptable to our ways and methods of business is a fine tribute

to the character of their training and we shall remember with gratitude the good work they were able to give us in a time of peculiar difficulty.

Another evacuation which took place about this time concerned the civilian population of Gibraltar. The Rock was on one of the main highways of the war, particularly from the time Italy entered the arena, and, with the uncertainty felt as to the attitude of France and Spain, the possibility that Gibraltar would become a scene of major conflict was a real one. In anticipation of possible trouble the Bank had, before the war, built a strong air-raid shelter for the staff, the first to be completed in the colony.

Our branch there occupied a unique position, as it was by far the most important bank and conducted the accounts of His Majesty's Treasury Chest, the Government of Gibraltar, the City Council of Gibraltar, and the great bulk of the military, naval and air force business, in addition to acting as bankers of the leading commercial, shipping and bunkering companies. We had, therefore, a special role to play at this vital point. The essential character of our work was recognised in a local government order, which made it compulsory for the employees of the Bank to perform all duties as required and to remain in our employment unless and until released by order of the government. In the early days of the war the Bank was appointed sole authorised dealer in exchange, a French bank operating in the colony being authorised much later to deal with French currency only.

Until the spring of 1940, general conditions were not much changed. Trade was active, the garrison was being increased and the defence strengthened. The branch was very busy, one important part of its activities being the negotiation of cheques for members of the Forces, travellers, refugees and survivors from U-boat sinkings. It may be of interest to mention one transaction. An officer in the Merchant Navy presented a travellers' cheque, which was so discoloured and mutilated that only essential parts remained. The officer explained that when he and several others were on a raft without food, they had eaten all paper in their possession and, as a last resort, he had consumed unessential parts of the cheque. We decided to encash the document and it was duly honoured on presentation to the issuing bank.

When in May, 1940, Germany invaded the Low Countries, there was a dramatic change in the situation. Arrangements were made to evacuate from Gibraltar the great majority of the women and children and men of 60 years of age and over. Later in the year the scheme was extended to include men of

over 45 unless in an essential service. About 14,000 of the residents were sent in the first instance to French Morocco and at the request of the Gibraltar Government our branch arranged with our correspondents for the necessary banking facilities in Casablanca.

Working conditions at the branch were not eased by the departure of the evacuees, because shortly after the entry of Italy into the war on the 11th June, 1940, crowded ships arrived carrying British refugees from France, this movement continuing until the end of that month. The vessels were mainly colliers and small freighters and they were held up in Gibraltar to be fitted out for the voyage to the United Kingdom. During this time our office was crowded daily with these travellers—there were queues extending into the street—who wished to exchange francs, cash cheques, or to arrange for remittances from the United Kingdom. Although dealings in French francs had been suspended, the Government agreed to exchange limited amounts for each refugee and we assisted by carrying out a large proportion of these exchanges. We also took charge of official monies carried by British consular officials and eventually arranged for delivery of the currency to the Foreign Office in London.

Soon after the departure of these refugees, most of the Gibraltar evacuees were returned from French Morocco, which had now become technically enemy territory, so that they could no longer remain there. Of the remainder, about 1,000 made their way overland to Tangier. Those who returned to Gibraltar, where they arrived in July, 1940, were disembarked while the ships were being fitted out for the journey to the United Kingdom, to which destination it was decided that the great majority of these “re-evacuees”—a terminological specimen dear to the heart of the contemporary bureaucrat—should be sent. The first evacuations to the United Kingdom took place in July, 1940, and within a few weeks over 12,000 Gibraltarians reached London, where arrangements were made for their reception and accommodation provided.

By agreement with the Colonial Office special arrangements were also made in conjunction with Barclays Bank Limited for their Gibraltar notes to be cashed at par and banking facilities provided. A great deal of extra work was thrown on Gibraltar and Gracechurch Street branches during this period, indeed our staff at Gibraltar were so hard pressed that in many cases they were unable to leave the Bank to see their families depart. Besides those who came to England, some 2,000 Gibraltar residents were sent to Madeira and others to Jamaica; in all about 17,000 civilians were evacuated and by the spring of 1942 the civilian

population had been reduced to approximately 3,000–4,000 men in essential occupations.

Meanwhile, the branch manager had suggested to customers that they should transfer their securities to the United Kingdom and convert bearer items into registered form as it would have been impossible for us to provide adequate protection locally in the event of an attack on Gibraltar. While a large number acted upon this suggestion, the position continued to cause us some concern, until in July, 1941, the Gibraltar Government decided to order the transfer of securities and certain other valuables to England. On the strength of this order all securities held by the branch were handed to the British Navy in August, 1941, followed by other valuables in October, 1941, for transfer to our Gracechurch Street office, where they safely arrived.

Further to the eastward the other British outposts in the Mediterranean, Malta and Cyprus, had become almost isolated and our branches in these islands had begun to take on the appearance of being hostages to fortune. There was, however, no question of any wholesale evacuation of non-essential civilian population as at Gibraltar. Protective measures were taken, particularly at Malta, where although at the outbreak of war the only legal tender notes in circulation were Bank of England notes, preliminary arrangements had been made for a local note issue of the Maltese Government. It was foreseen that in war conditions it might be very difficult to send further supplies of Bank of England notes and this had been mentioned in correspondence which took place between our Bank and His Majesty's Treasury early in 1940. The authorities in Malta had already acquired an adequate supply of local notes for issue when thought expedient and the new notes were first put into circulation in January, 1940.

The issue had the advantage not only of making Malta no longer dependent upon obtaining Bank of England notes from this country, but also of limiting the consequences of a seizure of currency in the event of an enemy landing. We had every reason to expect an attack immediately after the entry of Italy into the war, but no serious onslaught developed and the enemy lost many precious weeks which later were to cost him dearly.

The apparent lack of initiative shown by the Axis Powers during the latter part of 1940 was one of the surprises of the war. It was as if, flushed by the success of their overwhelming onslaught on France, and then shocked by the decisive rebuff to their attack on Britain, they were temporarily at a loss for any coherent plan for the third round which might have taken place in the autumn of 1940.

It was not until Mussolini's attack on Greece necessitated the fitting out of a rescue expedition that the German Army and Luftwaffe appeared in force in South-Eastern Europe and the Mediterranean area. For the time being, they were still engaged in a fruitless attempt to bomb Britain into submission. Our two offices in Malta consisted of the main branch at Valletta and a sub-branch at Sliema. The Valletta office was not far from the harbour and dockyards and only 50 yards from the Palace, which was the headquarters of the Governor and of the Government. Sliema though about two miles from the dockyards was a ship and submarine base, so that both offices were very much in the front line. A system of duplication of records, therefore, had soon been introduced and all books and vouchers not actually in use were kept in the safes.

At first, it was the practice to take cover as soon as an alert sounded, especially as there was very little time between the alert and the arrival of the raiders, but later, with greater experience and more timely warnings, this practice was modified. When resort to cover became necessary, each clerk was responsible for seeing that the particular books, vouchers and documents on which he was working were deposited in the strongroom or safes. At the beginning of the war, the strongroom at Valletta was believed to have great powers of resistance and the staff had implicit confidence in it, but later their ideas underwent a change. It had the advantage, however, of a pleasanter atmosphere than usually prevailed in the shelters, while in addition progress could be made there with the work. In the early days, the Bank was shut during periods of alert, but later was kept open throughout business hours and it was necessary for some officials to be on the spot to attend to any customers who were prepared to take the risks.

It was fortunate that Malta had certain natural advantages for withstanding a prolonged onslaught. For example, the shelter system in the island was good, the large areas of rock being easy to quarry and to tunnel. Most of the buildings are of stone and more-or-less immune from the danger of fire. When mines exploded in the harbour the effect in Valletta branch was not unlike a sudden and violent earthquake tremor and the staff often had reason to be grateful for the wonderful stoutness of the stone buildings in Malta. Along one side of the strongroom was a series of metal cupboards which reached to the ceiling and the sliding doors, despite their heaviness, rattled as the whole fabric of the office shuddered and rocked with the impact of nearby bombs. This musical item was known as the "band" and when its unwelcome notes started, our staff knew that the odds against receiving a direct hit were shorter than usual.

In visualising the circumstances, it is necessary to bear in mind the frequency and the concentrated nature of the bombing and the fact that our offices were in a relatively small target area. A measure of the risk can be gauged from the fact that during the severe raids of April, 1942, 6,728 tons of bombs were dropped on the island, a large percentage of them in the Valletta and harbour areas. Mental concentration was not easy amid the din of anti-aircraft fire, the screams of diving planes, the whine of descending bombs and the rumbling of the surrounding destruction. Even the deep outside shelters were not entirely safe; at times, direct hits or blast would cause the rock to fall, crushing those inside, while on one occasion bombs struck both the entrances to a shelter, killing all the occupants.

Raids on the island began immediately after Italy entered the war, but it was in mid-January, 1941, that the attacks became much more violent, when a determined onslaught was made on the aircraft carrier H.M.S. "Illustrious" which was then lying in the Grand Harbour undergoing repairs. R. Warner, the manager of our Valletta branch, wrote:

"It is difficult to recapture in words the thrills and horrors of the first dive-bombing raid. Many of the staff had left, but some were still in the building when the warning sounded. We went on the roof and although all our instincts told us to take shelter the excitement of the scene made us stay. We were spellbound to see the lines of Ju. 87's coming one after another as if tied together, about 300 yards apart, and to watch them fall into their dive as if descending a moving staircase, release their bombs and then swerve away over the island, using all points of the compass to confuse the gunners. The noise and fury of the attack were breathtaking. Some planes passed so close overhead that it seemed possible to hit them with a stone. There were planes smoking, planes burning, planes falling into the sea, planes crashing on the land and planes with charmed lives passing through the murderous barrage to the safety of the high clouds, only to re-form and dive once more into the attack. Further away, the Hurricanes were waiting to pounce on crippled enemy planes and complete the work of the hard-pressed gunners. It seemed to us on the roof that nothing could survive this concentrated fury and that the 'Illustrious,' the other ships near her, the dockyard and the surrounding areas would be obliterated. As soon as the 'All Clear' sounded we raced to a vantage point to see what remained and found, to our complete astonishment, all the ships were afloat and no great harm appeared to have been sustained. The potential accuracy of the dive bombers had apparently been very confused by a heavy barrage and good directional shooting, and this proved to be our experience in all other attacks."

Owing to the severe losses inflicted on the Germans in those attacks, mass assaults on the island were discontinued for a time and raids, though numerous, were less intense, but in April, 1941, concentrated raids were again in evidence. It was in one of these attacks at the end of April that our Valletta branch suffered its worst damage of the war. The manager was awakened in the early hours of the morning by a message to the effect that the branch was "finished." This description fortunately proved to be an exaggeration; the facts were that the glass roof over the banking hall had been entirely shattered by blast and in spite of the small mesh wire netting which had been erected below it for protective purposes, small pieces of glass were scattered all over the office. That was the main extent of the damage and with the aid of six casual labourers and the messengers, equipped with every available broom, the whole of the banking hall was restored to use by the end of the day.

This glass roof, which had been a special and rather prized feature of the branch's construction, seemed peculiarly inappropriate to the needs of the time. It had increased our feelings of concern for the staff of the branch and possibly accounted in part for the fact that on one occasion, after a particularly vicious series of air attacks and having heard nothing from the branch direct, we felt unable any longer to restrain our anxieties. Even the laconic language of the official communiqués had left no doubt as to the widespread damage caused by these raids. We accordingly asked the Colonial Office, whom we knew to be in constant touch by cable with Malta, if, when sending their next official message, they would be kind enough to add a few words on our behalf enquiring after the welfare of our branch and staff from whom we had no recent news. The following day we received a cable direct from the branch manager as follows:—

"Reference your enquiry through Colonial Office. What communication are you expecting as no outstanding matter here."

Deeply relieved as we were, no less by the tone than by the terms of this message, we resolved there and then never again to try such backstair methods of finding out how they were faring. It was beyond our power to think of an adequate reply to their message, but we liked it. There were, nevertheless, many occasions later on when we felt strongly tempted to ask the same question.

The loss of the roof was a serious discomfort and much care had to be exercised owing to the widespread glass splinters from which many of the staff received cuts. Rain added to the difficulties of maintaining an efficient service. The cashiers had to

work in raincoats and do their best to keep their cash under cover, while the customers stood in the flooded hall under umbrellas. At long last tarpaulins were obtained and stretched over the roof, thus giving a measure of protection although by no means eliminating the discomfort of working conditions. During the summer, the chief source of trouble was the dust, which permeated everything. Just before the coming of winter, the Government were persuaded to afford some help in the repairing of the roof. Asbestos sheeting was used which, although vulnerable to steel splinters, at least kept out most of the rain for a time. The heavy shell splinters, however, eventually made so many holes that on a rainy day not only were conditions uncomfortable, but it was difficult to find a spot where water would not ruin current vouchers and records.

While the terrific hammering of Malta by the Luftwaffe continued, it was upon Britain that the main weight of the enemy attack was still falling. On the 29th December, 1940, the great fire raid on the City took place. Those of us on fire guard duty at the offices in the City that night were, for the most part, unable to do much towards coping with this mighty conflagration owing to the almost complete failure of the water supply at an early stage. We had to be content with a ringside view of an unforgettable scene. Those who witnessed it will not easily forget the sight of the great dome of St. Paul's silhouetted against a background of fire, in conditions which were described as being as light as day. The whole City area seemed at one time to be enveloped in flames.

Our Bank was exceptionally fortunate on this occasion. Lombard Street, Gracechurch Street, and Circus Place—our three offices within the City area—came through unscathed, although, unlike the men of old, it could not truly be said of them that the "smell of fire" was not on them, for the pungent aroma had permeated the very atmosphere and lingered for some time.

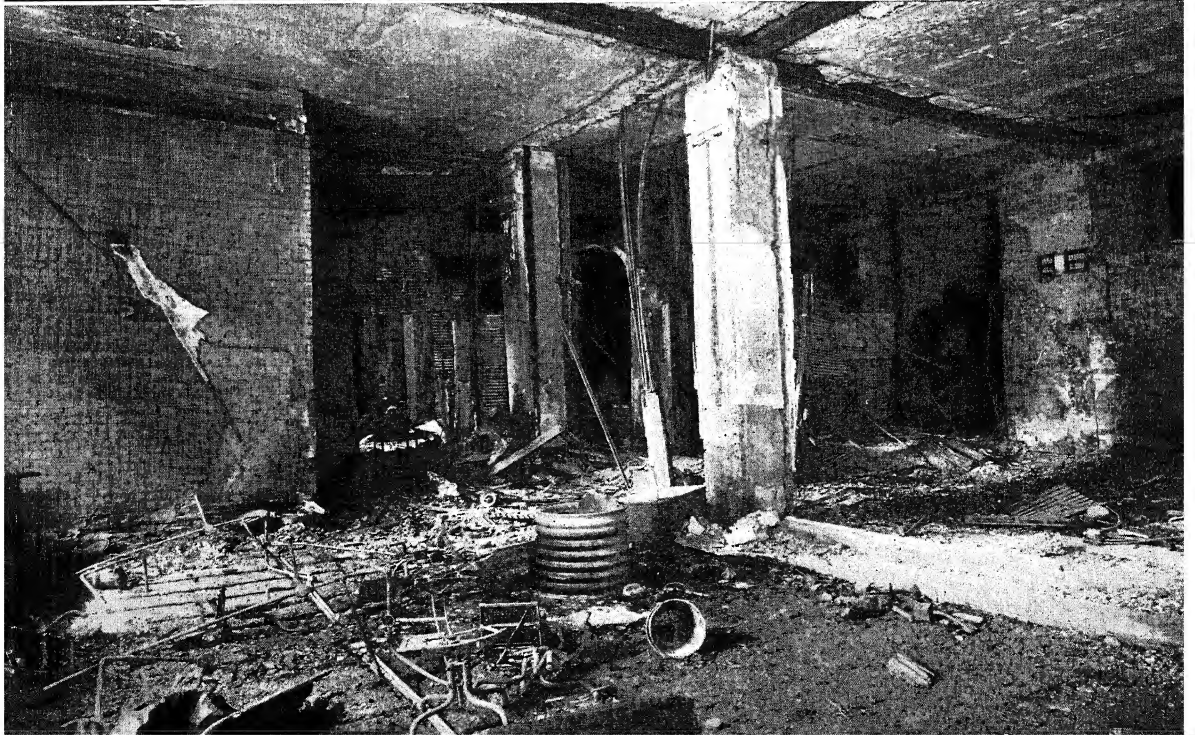
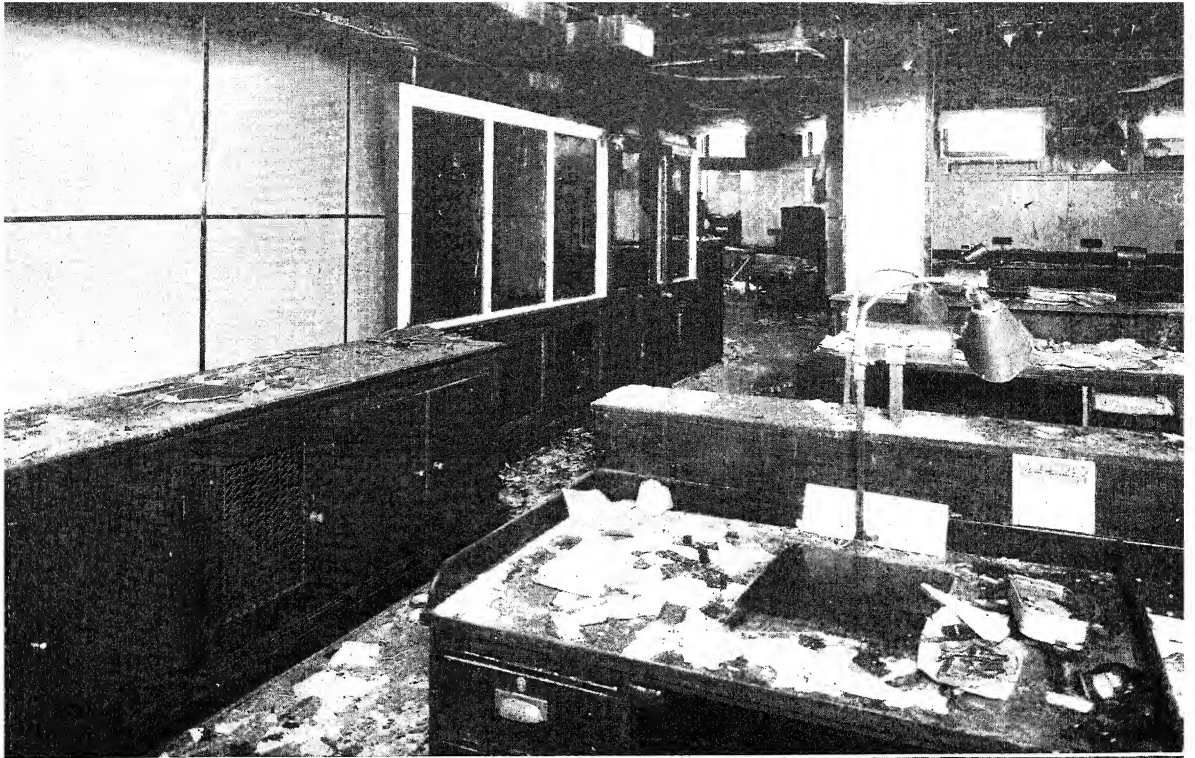
It was not until nearly four-and-a-half months later, during the raid on the night of May 10th, which was one of the heaviest air attacks ever made on London, that any of these three offices received serious damage, although all of them had previously reported minor damage from blast during the earlier days of the blitz. On May 10th, however, an exceedingly heavy raid developed with serious consequences for Circus Place, a large part of the branch being destroyed by fire. Apart from the usual accompaniment of incendiaries, a land mine had fallen in London Wall, the blast from which caused additional heavy damage. Our staff on duty at the time consisted of a fire group of four men, a patrol of two men and a first-aid party of two women. It seemed almost providential that, with the

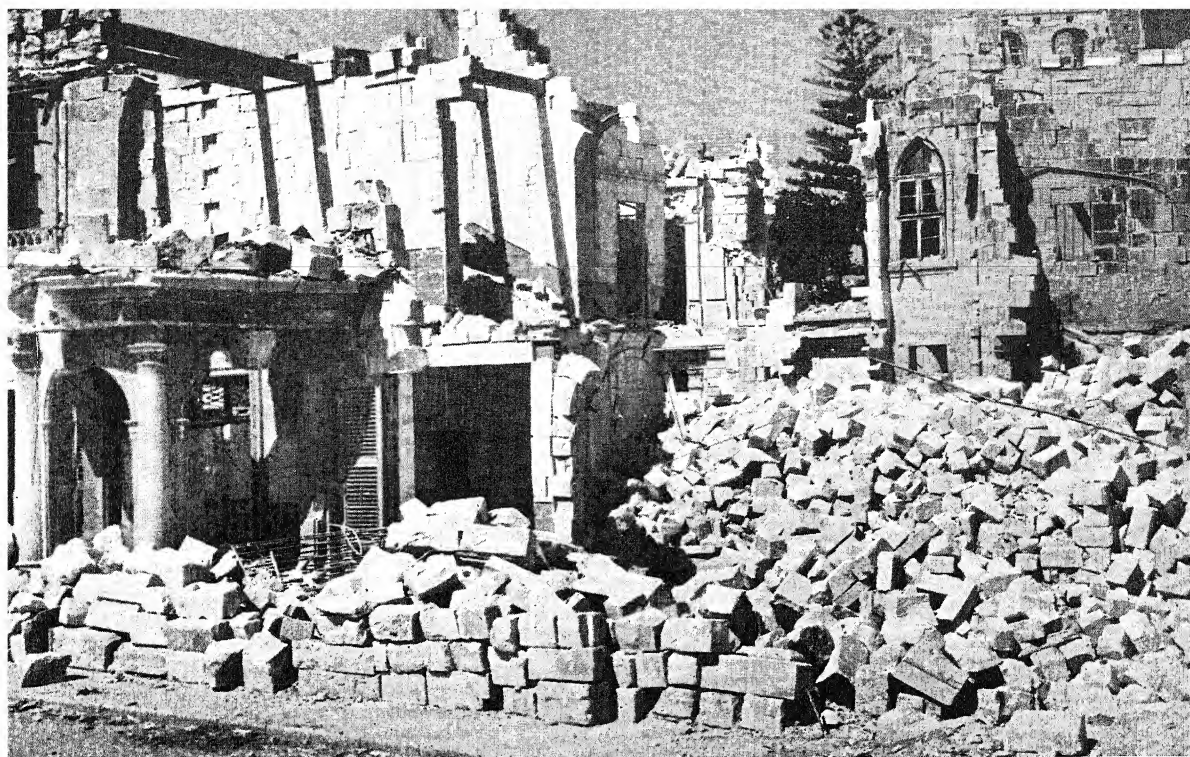
exception of Messenger Thorpe, who was slightly hurt as a result of being thrown down by the blast of the land mine, our staff escaped injury. The brief account rendered to the general managers shortly afterwards by the official in charge of the fire party that night scarcely does justice to the efforts made by his squad to keep the fire under control:—

“An alert was sounded at about 10.45 p.m. on Saturday, 10th May, and at 11.30 p.m. a number of incendiary bombs fell in the vicinity of London Wall Buildings. We are glad to report that the bombs on and around the Bank buildings were promptly dealt with by the members of our party; a constant watch was kept from the roof of the building and between midnight on the Saturday and 1 o'clock on the Sunday morning (11th May) there was considerable activity. At approximately 1.20 a.m. (11th May) a land mine fell in London Wall near the entrance to Throgmorton Avenue, which badly blasted the Bank building, and also fractured a gas main in London Wall, which immediately caught fire. This fire burnt with extreme ferocity (the flames were at one time almost as high as the buildings in London Wall), and before it was extinguished the flames were blown across London Wall Buildings, and fire broke out in No. 2, London Wall Buildings. The hydrants in No. 1, London Wall Buildings were quickly brought into action and were continuously played on all the danger spots until the office water supply gave out. We then endeavoured to obtain outside help, but the Auxiliary Fire Service could do little as they had no pressure of water . . .”

There can be no doubt that it was largely as a result of these efforts that the whole of Nos. 1 and 2, London Wall Buildings, which constituted a large office block, were not totally destroyed. The fall of a delayed action bomb of very large calibre in Finsbury Circus was a serious bar to progress in the salvage work of the branch, as it prevented all access by staff and public, the police having roped off the area and the approaches to it. It was fortunate that we had secured a lease of Northgate House, Moorgate, a few months previously, so that the whole staff, to the number of about 250, were present there at the opening of business on Monday morning, the 12th, where work began within two hours of the staff taking possession. Banking facilities were offered to the public without any interruption. The duplicate records, in accordance with our A.R.P. arrangements, had been forwarded to a branch of Barclays Bank in the West End of London. These were speedily obtained and it was owing to this system that the branch was enabled to undertake such a rapid reconstruction of its books.

One week later (on Monday, May 19th) the delayed action bomb which had failed to explode was removed by an army bomb disposal squad and it





was possible once again to have free access to Circus Place. It was a great relief to find that the bulk of the branch's books and records were intact, although many papers had been submerged by water.

London Wall Buildings were shortly afterwards passed by the authorities for first aid repairs, on which work was begun without delay. The staff returned to the old premises on 7th July, 1941, after an absence of two months. During all this difficult period they continued to show the utmost steadfastness and resource.

This incident had not been without its lessons for us, particularly in regard to the safe-custody articles which were stored in the strongroom in the sub-basement. This comparatively new structure, built at great cost, had been unable to withstand the water pressure which became so strong that when access was obtained we found a depth of about 24 inches of water in the strongroom. All kinds of customers' deposits were involved and the utmost care had to be taken to see that they suffered the least possible harm. This was no mean task, owing to the variety of articles involved and the inaccessibility of many of their owners.

It was a strange thing to find that during a period of intense air warfare so many people should apparently have been satisfied to leave things, which presumably they valued, with a bank situated in the middle of the City of London. Actually, owing to the war, deposits of this kind largely increased and taxed the space available. Bankers need the confidence of their customers but not, we felt, quite to this extent.

We could not begin to deal with the contents of the strongroom until all the water had been pumped out, after which we had, where necessary, to obtain the authority of our customers to open the boxes and parcels which had been immersed, so that we could examine their contents and take any action required to restore their condition. Although many of the owners of these articles were abroad, we were able in most cases to reach them by cable through local head offices in different parts of the world. Out of the 120 odd boxes and parcels affected, we eventually got into touch with the owners of all but a few and where we could not make contact we took the best advice available for dealing with their effects.

No one who has not experienced them can appreciate the trials of drying out waterlogged correspondence and parchment documents. Weeks were spent in the process of drying large holdings of foreign government bearer bonds. Two officials (including an inspector) were engaged on these various tasks for a period of nearly three months. It was slightly exasperating at the time to find that some of the owners had apparently quite forgotten the existence of their packages which

were the cause of so much trouble. In some cases these were eventually found to contain nothing more than sentimental relics and mementoes of past experiences, such as old photographs, locks of hair and other objects hinting at romance. One article found carefully preserved between glass plates was of some historical interest. It was a letter purporting to have been written by Lord Nelson about the time of the Battle of Trafalgar. Whether it had actually survived the ordeal of that battle we do not know, but the hazards of the City of London in the twentieth century nearly proved too much for it. The continuous and heavy blitz on London, however, was now practically over and apart from occasional and intermittent attacks Londoners were to enjoy a much-needed respite for some time to come. Unfortunately, as lists elsewhere in this book will show, it had taken its toll of our staff.

In June, 1941, the Nazis turned upon Russia. From henceforth the war became more complex. It was no longer a war with Britain and her Empire alone against the Axis. The Battle of Britain was over and during the critical ten to eleven months since its commencement much had happened. Although since the fall of France most of South-Eastern Europe had been overrun by the Nazis, the gains were by no means all on one side. Mussolini had paid for his treacherous attack on France with the loss at our hands of virtually the whole of his African empire, with the exception of Libya. We had maintained all our outposts in the Mediterranean and, perhaps more important still, we destroyed about the time of the attack on Russia a highly dangerous threat to our security which had been developing in Syria and Iraq. By assuming military control of those areas in the nick of time, we immensely strengthened our position in the Middle East and, incidentally, prevented the isolation of Turkey. On these achievements, overshadowed for a time as they were by the new threat developing from the initial successes of the Nazi attack on Russia, the foundations for our future plans were laid.

CHAPTER IV

THE AFRICAN SCENE

BRITISH resistance in the west had changed the shape of the war. Halted in their drive towards the west and north, the Nazis were now turning to the east and south. As their domination of South-Eastern Europe increased, so the importance of an African front began to show up more clearly. Being so largely in Africa, it was inevitable that the Bank should now be brought more into the direct track of war activity. It soon became clear that the branches in the Mediterranean and African war zones would have an important part to play in coming developments and that their responsibility to provide an efficient service for military and official requirements would be a heavy one.

Under the 1936 Treaty with Egypt it was agreed that British forces were to be stationed in the vicinity of the Canal zone in order to ensure, with Egyptian co-operation, the defence of the Canal. Moreover, under the terms of that treaty Egypt agreed to give aid to us as an ally, including the use of such Egyptian ports, aerodromes and means of communication as might be required by the British forces. Egypt early announced her intention of adhering to the terms of the Treaty.

Geographical considerations alone would have been enough to account for the importance of Africa. It was the only possible base from which we could hope to retain or regain our hold on the Mediterranean and prevent the opening of an attack on India and the East. Egypt, where the headquarters of the Middle East Command was established, became a vital link in our defensive system. Moreover, it was only from such a base as this that we could have any hope of striking back at Italy or lending aid to South-Eastern Europe. In addition to its geographical situation, the economic importance of Africa was a factor that could not be overlooked; it was also essential that its potential value should be denied to the enemy.

These considerations, amongst others, doubtless influenced Mr. Churchill in his decision to send out of this country in the summer of 1940 a substantial part of our totally inadequate military forces at a time when the direct threat of invasion of this island seemed greater than ever before. William Pitt, in a strikingly similar situation, had done much the same thing fewer than 150 years before in the struggle against the "New Order" of revolutionary France.

It was with the help of these reinforcements that General Wavell, then commander-in-chief in the Middle East, within a few months changed beyond

recognition the situation in that theatre of war. The astonishing series of victories by the Army of the Nile, followed by the scarcely less spectacular campaigns in Somaliland, Ethiopia and Eritrea, deprived Mussolini of his entire African empire, with the exception of a part of Libya, and removed for a time the threat to the security of Egypt itself.

The map shows clearly the way in which any Axis attempt to dominate Africa might have been expected to develop. At this distance of time, it is easy to forget how widespread was this threat. From Libya, Egypt was threatened; from Eritrea, the Sudan; and from Ethiopia and Italian Somaliland, both Kenya and Uganda. Scarcely less important was the fact that the territory under the control of the Vichy Government in North and West Africa was an uncertain quantity for us and constituted a potential threat to our West African territories. It was impossible to estimate the extent of the pressure which the Nazis might exert upon the Vichy Government. If there was one known factor in this situation, it was, that any territory which continued to own allegiance to the authority of Vichy would not be well disposed towards us. Experience showed that a neutral that was not "benevolent" could present more difficult problems even than enemy territory itself.

The loyalty of the native peoples in our colonial territories was an outstanding feature of the times. Not only did large numbers of them enlist in the actual fighting forces, but they also furnished contingents of workers on the technical and supply sides. Moreover, they co-operated generally in the war effort in circumstances where disaffected elements might well have been a cause of serious embarrassment. Great Britain has been much criticised for her treatment of indigenous colonial peoples, but the way they rallied to the support of the Empire in its hour of need, certainly suggests that the benefits of British rule are far more appreciated by them than is often represented.

The attitude of the colonies was also indicated by the large official contributions which many of them made to the British Government for war expenditure; in fact, this magnanimity went so far as to raise the question whether it might not be inimical to post-war development in the areas concerned, and in the summer of 1940, at the request of the British Government, the policy was altered and contributions gave place to loans without interest in order that the money might be available when required in the colonies themselves for post-war development work.

There is no doubt that the threat to the Bank's branches, both in West and East Africa, was real enough in the early part of the war. In East Africa, although there was little active fighting on British soil, the position at times was far from

comfortable even before Italy declared war, and was fraught with ugly possibilities. In Tanganyika, for example, which prior to the war of 1914-18 was a German colony, there were at the end of 1938 over 3,200 Germans compared with about 4,000 British inhabitants. In parts of that country the Germans predominated in numbers and possessed arms. When the war began the three East African governments issued regulations calling up all available Europeans for defence purposes or for essential government work and prompt steps, prepared in advance to deal with any threats to internal security, were immediately taken. Most of the leading Germans were interned and on the whole there was very little trouble. The round-up of Germans presented little difficulty owing to this prompt action and the menace of serious resistance by them was therefore removed. As a result of the call-up, however, the Bank found itself suddenly bereft of nearly half of its European staff and at certain points in Tanganyika, where all available means were required for the rounding up of Germans, the branches of the Bank were closed for a few days. At a few other points there was some temporary restriction of the service, but in the main full banking services were provided.

When Italy entered the conflict in June, 1940, the position at once became critical. East Africa now had something like 1,000 miles of enemy frontiers to defend and the dangers were only too apparent. Italy was known to have several hundred thousand troops in her East African empire and everyone wondered what the effect might be if she took full advantage of her immediate superiority and launched a large-scale attack against the comparative handful of troops then available.

Kenya was well within range of Italian bombers and the extension of the fire fighting services, the erection of air raid shelters, the strengthening and protection of buildings, the duplication of records and other A.R.P. activities were rapidly undertaken. Fortunately, as in so many other instances, although Italian forces invaded Kenya in some strength, the enemy failed to press home his advantages. It is true that the character of the territory in the North helped us to gain precious time, but even in the air enemy action was feeble and harbours, railway communications and other important objectives were left practically untouched. During this emergency, more of the Bank's European staff were called up for service, including many of those who had previously been released, thereby increasing the burden on the remainder of the staff.

After these temporary scares the need for maintaining adequate banking services became more generally recognised; nevertheless the position caused real

anxiety for a time as the Bank's establishment seemed in danger of being denuded to a point at which it would have become necessary to close numerous branches.

In the Sudan the diminutive defending forces had recourse to some remarkable subterfuges in order to create an impression of strength. When Italy declared war, these forces consisted of only three British battalions and the Sudan Defence Force—say 7,500 men in all—with no guns. After Kassala had been abandoned, everyone expected the Italians to push on into the Sudan. In the Kassala area, with a few elderly aeroplanes, one motorised machine gun company and a company of mounted infantry, it was not easy to put up a really convincing display. Fortunately, the Italian intelligence service was weak and our forces made the best of what they had. Amongst other devices, they created tremendous dust clouds as Allenby had done at Gaza in the last war; in every way, the bluff they put up was highly successful.

General Wavell in his New Year broadcast from Cairo, in January, 1941, sent out the following message:—

“I should like to pay tribute to the small detachments who on the frontiers of Egypt, the Sudan and East Africa remained quite undismayed and unimpressed by the enemy's numerical superiority, but attacked wherever they saw the opportunity. Their dash and skill have paved the way for later successes. We had our period of danger in the months that followed last June, when Italy's ruler decided that good loot could be had without much fighting or danger. Our garrisons in Egypt, the Sudan, East Africa, and British Somaliland were most dangerously weak.”

By the end of 1940 the British Empire forces were in a position to take the offensive and in February, 1941, the enemy was driven out of Kenya. General Cunningham's forces struck rapid blows which led to the recapture of British Somaliland, the capture of Italian Somaliland and the surrender of Addis Ababa. General Platt's forces entered Eritrea from the Sudan in January, 1941, and in March accomplished the great military feat entailed by the capture of Keren which was the prelude to the occupation of Eritrea. These spectacular successes of the two armies led to the surrender, on the 19th May, 1941, at Amba Alagi, in Northern Ethiopia, of the Italian viceroy and commander-in-chief, the Duc d'Aosta. The remaining Italian forces in East Africa surrendered at Gondar in the following November.

In the early days of the war with Italy, there had been much the same story to tell on all our exposed African frontiers, a tale of pitifully small forces inadequately

equipped. The adherence therefore in August, 1940, to our cause, of French Equatorial Africa, where General de Gaulle later raised the standard of Free France, was particularly valuable. While not amongst the wealthiest or most progressive of the French African territories, their situation was of immense importance to our African communications. The vast area of this group of territories which now raised the standard of the Free French included the Chad Territory, Ubangi-Shari, and the Gaboon. The group bordered the East and South East of our Nigerian territories, filling the great gap between them and the Anglo-Egyptian Sudan and making possible the direct air link between Lagos and Khartoum.

The headquarters of this Free French oasis in the Vichy wilderness was at Brazzaville, where a small band of officials grappled with some of the problems inherent in the complete severance of their relationship with metropolitan France, while at the same time they made effective the links with Britain.

Visualising the important developments which might arise from this addition to the Allied cause, A. C. Barnes, then the Bank's senior local director in Egypt, paid a visit to Brazzaville and afterwards to Lagos, through which point many of the financial transactions of French Equatorial Africa could conveniently be passed. Barnes left Alexandria on the 8th January, 1941, arriving in Brazzaville a week or so later. During his stay there he immersed himself in the financial and banking problems of the territory and made contacts with the officials of the Banque de l'Afrique Occidentale, the local branch of which found itself overnight called upon to assume the responsibility of a central bank. Barnes then proceeded to Lagos and prepared the way for the active relationship which developed between our branch there and French Equatorial Africa. The proximity of our branches to this area and the connections we had established with the British liaison officers and with the Banque de L'Afrique Occidentale brought us into contact at an early stage with these events. The Banque de L'Afrique Occidentale with its head office in Paris and branch system throughout many of the French West African colonies, including Senegal, was confronted with serious technical problems in constructing a separate entity out of the business in the Free French territories. Fortunately, the manager at Brazzaville was able to enter into relationship with our Cape Town branch and also with Lagos, and this relationship soon grew into a comprehensive working arrangement, which included extensive operations with London and New York, as well as South Africa.

In order to give the best attention we could to any French business that might arise and to provide a personal link with Free French territory should this be

required, we had sent out to our Lagos office early in 1941 a senior member of our staff, W. W. Lawson, who had formerly served for many years with Barclays Bank (France) Limited. He was later seconded by us to the British Treasury for special service and posted to Brazzaville, where he arrived in July, 1941. He worked there as the Treasury's representative until December, 1942, and collaborated with the French authorities on various financial and economic problems which were the outcome of the close trade relations being built up between the British Government and the Free French African colonies. Early in 1941 the whole of these Free French territories were incorporated into the sterling area and became an integral part of our economic structure in Africa. A trade agreement was also signed which provided a much needed outlet for the accumulating colonial produce of the territories. Trade with metropolitan France had been interrupted since June, 1940, and the position of the traders was becoming serious. Consequent upon this agreement, valuable supplies of essential items such as palm kernels, palm oil, ground nuts, beniseed, coffee, timber, cotton and other commodities, were made available to Great Britain.

Another problem that required a solution arose from the banknote issue. The Banque de l'Afrique Occidentale was the issuing bank for the Vichy African colonies as well as for those which became Free French. The same banknote circulated in both areas and although there was a close supervision of frontiers, there was the obvious danger that the notes in the Vichy colonies which were considerably depreciated might filter into Free French territories. Steps were, therefore, taken to print new notes for these territories, where they were successfully issued against withdrawal of those already in circulation, under the auspices of a new French Treasury Bank created in London, with which we soon established close working arrangements.

In all these affairs, Lawson was privileged to take an active part. He also rendered unofficial assistance to the banks in the various problems arising from the application of the sterling area exchange regulations and, following the new trade relations of the Free French territories with the United Kingdom, the U.S.A., and South Africa, in the opening of documentary credits.

Hitherto, with the Mediterranean practically closed to seaborne traffic, there had been only one main route for supplies to the Middle East, namely the long sea route via the Cape. Alternative routes across the continent suitable for the transport of supplies were non-existent, but the development of air traffic introduced a new factor which, under the stimulus of war, made giant strides.

By this means the transport link across the Free French territory was forged within an incredibly short space of time. The development of this route, which brought Lagos within a few hours' flying time of Khartoum, and the vital traffic which it carried, is in itself an epic story. Without the possibilities opened up in this way, through the use of bases and landing grounds in Free French territory, allied military operations in the Middle East would have been severely handicapped. Had this area remained under the control of Vichy, African problems, already onerous enough, would have been vastly increased. The branch system of the Bank was most favourably placed to serve the requirements of this route, along which the traffic increased and multiplied at an accelerating pace.

We were extraordinarily fortunate in our geographical dispositions, for along all the Mediterranean and African supply routes, whether by land, sea or air, our branches were already established at most of the important points and well placed to take their part in events. If our system of branches had been planned with the specific object of facilitating the banking and financial transactions necessitated by the war at this stage, it could scarcely have been distributed to better advantage. These branches, moreover, formed a co-ordinated and closely inter-related system, able to provide a uniform banking service throughout widely separated areas. A government department in Whitehall, by communicating with Head Office, was thus able to make arrangements covering its requirements in many different territories on a uniform plan. We could supervise these arrangements centrally from Head Office.

It was therefore natural that in all our territories—Egypt, Palestine, South Africa, East Africa, West Africa, West Indies, Malta, Gibraltar, Cyprus and Mauritius—we conducted important accounts on behalf of the military, naval and air force authorities and their personnel; in many of these areas we were the officially appointed bankers and handled the great bulk of the relative banking business. In most of our territories we also acted as bankers to the N.A.A.F.I.; through this institution was concentrated an enormous amount of spending by the individual members of the Forces and large quantities of notes and coin were constantly being lodged with us. We were pleased to have this opportunity of providing service to an organisation which made such an outstanding contribution to the welfare and comfort of the troops.

Along the sea routes our branches were situated in the three British outposts in the Mediterranean, Gibraltar, Malta and Cyprus, and also in the principal ports at its eastern end—Alexandria, Port Said and Haifa. On the long sea route,

our branch at Freetown, Sierra Leone, was situated at the main port of assembly for convoys taking the voyage round Africa via the Cape, while other branches served all the principal ports of call from Cape Town to Suez, via Port Elizabeth, East London, Durban, Lourenço Marques, Beira, Mombasa and Port Sudan.

Along the air routes in the days before the war we had worked in close co-operation with Imperial Airways at the time when they were establishing their air route from London to the Cape. Our principal branches serving this route lay at Alexandria, Cairo, Khartoum, Kisumu, Nairobi, Moshi, Mbeya and so into the Rhodesias at Broken Hill, Lusaka, Livingstone, Bulawayo and thence to Johannesburg. When the flying boats took over the service, the sea portion of the route via Mombasa was served by our branches there and at Dar-es-Salaam, Beira, Lourenço Marques and Durban.

The routes from the Union to the Middle East carried an immense traffic which expanded commensurately with the continually increasing participation of South African troops and material on the North African fronts.

The West Coast air route which was only developed during the war ran via Lisbon and the west coast of Africa to Lagos, at which point it split into two, one branch going via Kano across the Chad territory to Khartoum and the other through the Belgian Congo to Nairobi. The air route through West Africa, which had become the only remaining channel for quick transport from England to the Middle East, attained further importance as the result of the arrangements made with the U.S.A. following the Lease-Lend Act of March, 1941. It then became an important supply route from the U.S.A. for goods shipped under these arrangements, which began to swell the volume of supplies to the Middle East Forces. As a result of these developments economic activity in the territories along this route was greatly stimulated. Our business in West Africa became increasingly important and, under the stress of war-time activities, our staff there soon became hard pressed. We found it necessary to extend to eighteen months the normal tour of fifteen months for our British staff and at times even this relatively long period was exceeded. As the U-boat menace became intensified there were serious risks for members of the staff travelling to the United Kingdom for much needed rest and recuperation, with the consequence that we introduced the alternative of leave in South Africa, on which route, for a time at least, the dangers were much less. By these means our staff were able to obtain change and rest in a temperate climate. This arrangement also had the advantage of enabling the men concerned to meet their colleagues in another section of the Bank; South Africa and West Africa were being brought

into closer relationship as a result of war conditions, and these personal contacts were valuable.

In South Africa there was great activity. The presence of Nazi armoured divisions on the continent of Africa was an unpleasant reminder that the disease was spreading. The direction of the war had taken a turn which gave a new sense of reality and urgency to all the peoples of Africa. Many of our South African staff had already joined the Forces and gone north with South African fighting units—the beginning of a constantly increasing stream.

As the industries of the Union became geared to the war effort, a steadily growing volume of transport and weapons began to flow northward. The Ethiopian campaign gave a remarkable example of the ways in which South Africa was able to contribute to the victories in the north. Hitler is said to have laughed when first informed that South Africa had declared war on Germany. He might have been less amused had he the slightest idea of what that country would do. Although in September, 1939, the Union Forces were far from formidable, the country made an invaluable contribution to the common cause in men, women and material as the war developed. The task of raising and equipping an army on modern lines was tremendous, but the Union was determined not to be daunted. There was no conscription in South Africa, but volunteers came forward on an impressive scale. Of the European male population between the ages of 20 and 60 totalling 570,000, nearly one out of every three volunteered for full time duty. In addition, as early as 1942, 16,000 European women and 100,000 non-European males had enlisted for full time duty in the Services. After Dunkirk and the entry of Italy into the war, South Africa realised she could no longer rely upon Great Britain or America to supply a large proportion of her war requirements, but that she would have to depend to a large degree upon the development of her own resources. The task of organising and co-ordinating South African industry for the war was entrusted in November, 1939, to Dr. H. J. van der Bijl, the chairman of the South African Iron and Steel Industrial Corporation Ltd. (ISCOR) and one of the Bank's South African directors. Under his guidance South African production expanded by leaps and bounds and the variety and complexity of the output were astonishing.

Dr. van der Bijl has stated that :

“ These achievements would not have been possible but for the fact that we had a young but well-established iron and steel industry ; a highly-developed and well-organised electric power supply industry ; an extensive railway and

road transportation system under single control operating a number of large and well-equipped workshops and the greatest gold-mining industry in the world which in peacetime kept a considerable number of engineering works busy, besides their own well-organised shops. All these were adapted to form the basis of our war production through the wholehearted co-operation of South Africans in industry, commerce, finance, labour."

Of these factors probably the most important was ISCOR. At the outbreak of war, the corporation was in an early stage of development. It was indeed fortunate that this great organisation had succeeded in establishing itself firmly in the South African economy and that its vast potentialities for war production were to be available for the cause of freedom. Under the stress of war the output of the corporation expanded enormously and it was indeed the key factor which enabled South Africa not only to equip her own volunteer army, but also to make substantial contributions to supplies in the Middle and Far East and elsewhere. Since its foundation its success has been due to the energy and drive of Dr. H. J. van der Bijl.

The work of provisioning and servicing the great convoys which had to go the long Cape route to reach the Middle East was perhaps the most vital need of all. At Cape Town, Durban and the other great ports, shipping was handled on a scale never before known. No really adequate account of services rendered to the convoys can ever be written. Books could be filled quoting facts and figures, but these could never convey the whole story. The spirit of helpfulness and hospitality, of good cheer and friendship, is something which the men who manned and filled the ships are not likely to forget. In the Navy, Merchant Service and Forces generally, the South African ports became a byword for hospitality. Without this kindly help, the task of taking supplies by sea to the Middle and Far East and evacuating the wounded therefrom would have been grim indeed.

The Bank was able to take some part in the unwonted activity at the ports, although our rôle was unobtrusive. A variety of duties fell to our branches, an important one naturally being the provision of funds for members of the Forces. Our Cape Town and Durban (Natal Bank) branches alone cashed over 40,000 cheques, averaging about £5 a-piece, in the three years from 1940 and at Durban, the Natal Bank branch was kept open specially for this business on four afternoons a week. Throughout the war the total number of cheques cashed by our branches in South Africa alone for visiting members of the Forces was not far short of 100,000. A large proportion of those needing funds were personally seen by the managers.



NO THROUGH ROAD

TOWN MAJOR

C.R.E. 65 WORKS

REME/L.R.S.

GARRISON ENGINEER

TRANSPORT OFFICE

P & L.C.O.

CLAIMS OFFICE

ARMY POST OFFICE

SIGNAL OFFICE

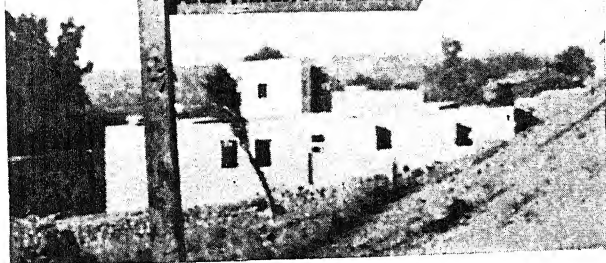
BARCLAYS BANK

E.F.I. OFFICERS CLUB

AREA HIRINGS OFFICE



GAZA BRANCH



SIGNPOST NEAR GAZA

Banking hours were entirely disregarded and it was no uncommon sight to see the banking halls thronged with uniformed men and women waiting to finance themselves for a few days or hours ashore. South Africa offered them the exhilarating experience of spending their money in well stocked shops, untroubled by the restraints of coupons and points. The Bank was often the first resort of newly arrived personnel, where many services were rendered them for which no precedent could be found in any recognised banking text book.

There were also large numbers of evacuees who descended upon the Union, escaping from the consequences of war in other territories. Towards the end of 1940 many came from the Middle East. The help given to these unfortunate people was not confined to negotiating cheques, but our branches often found accommodation for them or otherwise endeavoured to lighten their lot. In early 1942, after the fall of Singapore, large numbers of women and children arrived from Malaya and Ceylon, many of them possessing nothing more than the clothes in which they stood. In some of these cases, our branches were able to help with temporary finance, while the Bank communicated with their bankers or the bankers of their employers or husbands. Amidst all this turmoil a note of pathos was struck when Durban branch was asked by cable from London to trace a baby of 22 months: in ten minutes the branch was successful.

At times, when accommodation was unprocurable, the authorities prohibited disembarkation of evacuees without some assurance being given that they would be able to leave the area on the same day. On some of these occasions our branch at Durban was able to arrange for the women's rest room at the branch to be placed at the disposal of the women passengers and their children for the day, and our women staff acted as nursemaids while the adults visited the hairdressers or did their necessary shopping.

Here, as elsewhere, the business of banking was interwoven with the tragedies of war. An illustration is provided by an experience of Cape Town branch when asked to purchase from a seaman Bank of England notes, the importation of which was prohibited except under permit. The applicant, when questioned where he had obtained them, replied that they represented his pay off a British vessel. When asked how he got them through the Customs, back came the answer: "Where I landed there weren't no Customs officials." He had been washed ashore clinging to the wreckage of a ship torpedoed not many miles from Cape Town and was not in a mood to worry as to whether or not he had observed the regulations. On this occasion the notes were "purchased exceptionally."

East Africa also took a full share in these various activities. Experiences there, though on a smaller scale, were very similar to those in South Africa. One result of war with Italy and later with Japan was that East Africa became an increasingly important base for military, naval and air force requirements. At times American and other Allied troops also made use of the territory; in fact, for a period of three years after the entry of Italy into the war, East Africa witnessed a constant movement of Empire and other troops either *en route* to other destinations or arriving for training or other purposes.

Africa's Great North Road, which connects East Africa with the Rhodesias and the Union, was the route over which for so long men and supplies were brought forward in an endless stream. The Bank's branches in Mbeya, Iringa and Arusha served all who travelled by this road and were often, in consequence, exceedingly busy. The Great North Road, like the Holy Roman Empire, is deceptive in its title. At certain times of the year even the word road is a misnomer. Given good weather and no breakdowns, convoys would take two to three days to cover the two hundred and fifty miles between Mbeya and Iringa and four to five days for the four hundred and thirty miles between Iringa and Arusha. With bad weather or bad luck these times could be doubled or trebled. Whatever the hour at which weary mud-encrusted men would arrive, they would need food, drink and the facility of obtaining or changing money and with the next bank anything from two to ten days away up the road, they would take a poor view of the position if they were not supplied with funds. Banking hours on the Great North Road, therefore, became rather elastic and the staffs at these normally peaceful little branches became accustomed to periods when they would wonder whether all the armies of Africa were queueing up to enter their tiny banking halls.

It has been shown how the geographical distribution of the Bank's branches along all the great supply routes of Africa enabled us to play our part in helping forward the constant stream of men and materials moving northwards to the theatres of war. All these supply routes were directed towards the same ultimate goal, the effective concentration of power in the Middle East; it therefore followed naturally that it was in that area, the focal point of all these activities, that the effects on our own business became most marked. How heavy was the impact on the work of our branches in Egypt and Palestine will be described in a later chapter: now is a suitable point at which to turn aside from the main story and give some account of an event of unique interest which took place at this time, the entry of our Bank into Ethiopia following the defeat of the Italian forces there.

It was not the first time the Bank had followed in the footsteps of invasion. In 1918, at the request of the military authorities, the Anglo-Egyptian Bank had followed Allenby's armies up to Jerusalem. They were appointed bankers to the Occupied Enemy Territory Administration and afterwards to the civil government. When Jerusalem branch opened in 1918, the business was mostly military and there were four main currencies in circulation—British, Egyptian, Turkish and the rupee. Our excursion into Ethiopia in 1941 can hardly be described as history repeating itself but there were many points of similarity. Once again, it was at the request of the military that we opened our branch in Addis Ababa. We were again appointed bankers to the Occupied Enemy Territory Administration and later on became bankers to the Ethiopian Government. The business on this occasion also was primarily of a military character, but, in the matter of currencies, we went slightly better (or worse) this time than in 1918, for, including the Italian lire, there were no less than five currencies in circulation in Ethiopia in 1941, four of them being legal tender, namely, British East African currency, Egyptian pounds, Indian rupees and finally the celebrated Maria Theresa dollar.

The administration of the country, until the signing of the formal Agreement between the British and Ethiopian Governments in the following year, was left in the hands of O.E.T.A. This organisation functioned as the civil arm of the War Office for the purpose of administering the territories captured from the Italians, which as the war progressed came to include the whole of Mussolini's African empire. With headquarters at Nairobi and some distinguished City bankers in charge, the particular side of the administration dealing with finance and accounts became popularly known as the "Royal Corps of Bankers." A long and pleasant relationship developed between them and the Bank. This was most helpful, as effective collaboration between us was essential to ensure the application and smooth working of official banking policies in the occupied territories in which we opened branches.

Although the last vestige of Italian rule was removed from the African continent within less than three years by an astonishing series of military campaigns, it was quite another matter to gain effective control over the elusive arts still exercised by the great silver dollars bearing the effigy of Maria Theresa. This handsome coin, bearing the image and superscription of the Empress, who was in her heyday some 200 years earlier, continues to circulate as a kind of international currency medium throughout a large part of the Middle East. An exchange value in terms of sterling of 1s. 10½d. was at first established by

O.E.T.A., but the attempt to tie her down had eventually to be abandoned. No sooner had the rate been fixed than the sterling price of silver moved upwards. The silver value of the coinage began to exceed its exchange value and though the rate of 1s. 10½d. for the Maria Theresa was maintained for some time, the authorities eventually gave up the unequal struggle and bowed to the superior power of her feminine charms.

The story of the Ethiopian campaign is one of success that exceeded the most optimistic forecasts and the entry into Addis Ababa on the 5th April, 1941, took place many months before our own authorities had expected it.

Our branch was opened there on 1st July. The brief formal announcement in the Press could have conveyed little idea to the public of what lay behind this achievement. From the point of view of historical and political interest the story of Addis Ababa branch is unique; it therefore forms the subject of a separate chapter.

CHAPTER V

ADDIS ABABA BRANCH

WHEN it became clear that the liberation of Ethiopia was near, the Bank was asked by H.M. Government, and at once agreed, to open a branch at Addis Ababa. The objects were to facilitate the financial arrangements of the military forces by providing a banking service and by serving as a medium for the introduction of currency. It was also thought that we might do useful service by assisting in the stabilisation of rates between the various currencies in circulation, by providing the monetary machinery for the regeneration of trade and by advising generally upon the complex currency and economic problems that were certain to arise.

At the time of the occupation of Addis Ababa, the Italian banks were immediately placed under control and were prohibited from dealing in any currency except lire. The balances of their existing customers were blocked except that in the case of most depositors a small percentage could be withdrawn in cash. Early in 1942 the Italian banks were finally closed and their remaining cash, records and staffs were transferred to Asmara.

Addis Ababa under the Italian administration had a population of approximately 175,000, some 25,000 being Europeans, mostly Italians, a large number of whom were evacuated after the British entry. For a long time after its fall it was by no means an easy place to reach, even for a highly placed official, let alone a bank officer with all the paraphernalia required for the opening of a modern bank. Active preparations, however, were immediately taken in hand to execute the decision to open a branch.

The problem of staff was already acute. We had, moreover, agreed to open a branch at Asmara, the capital of Eritrea, which was then in the process of being occupied by our forces. Apart from these factors, the enormous expansion of business in the Middle East was proving a severe strain on the available staff resources of the Bank. It was decided that five men should form the nucleus of the staff and proceed to Ethiopia as soon as possible. E. V. Whitcombe was appointed manager with G. G. Money as his assistant. K. Gazmararian, an Armenian from Jerusalem branch, was selected as accountant. The remainder of the staff consisted of Z. S. Falas, a Cypriot Greek from Nicosia branch, who had formerly served with the old Bank of Ethiopia in Addis Ababa, and N. J. Revinthi, a Greek from Khartoum branch.

Addis Ababa fell on the 5th April, 1941, and Whitcombe was able to leave Cairo at the end of the month on the understanding that Money with the staff and equipment would follow as soon as possible.

It should be borne in mind that a large part of Ethiopia was still in Italian hands and the direct route through Asmara along the 650-mile Italian-built road linking the capitals of Eritrea and Ethiopia was not yet freed. News had reached Cairo that Addis Ababa could be approached from the west through Malakal, an administrative centre on the Nile, more than 300 miles south of Khartoum. Whitcombe set out with the intention of following this route, but upon arrival in Khartoum, he learned from the O.E.T.A. agent that the rains had made roads and tracks impassable in Western Ethiopia. It was then suggested that he might be able to proceed through Roseires, a Sudan station near the north-western boundary of Ethiopia, and follow the route which the Emperor had taken a few weeks earlier. The authorities at that point stated that transport, partly by motor and partly by camel, could be arranged as far as Debra Marcos (about 250 miles from Addis Ababa), but that nothing could be guaranteed thereafter. While pleasantly adventurous, this sounded too vague to be attempted, particularly as the authorities were pressing for our early arrival. It looked as if further delay at Khartoum would be unavoidable until the Italian position at Amba Alagi had fallen and that the only alternative was to return to Egypt and to attempt a passage by boat via Aden to Berbera. At this point the controller of finance in the Occupied Enemy Territory Administration—Lord Rennell—arrived in Khartoum and arranged for Whitcombe to fly to Nairobi. It was felt that discussions there with the Bank would be helpful, particularly as it was the headquarters of the East African Command, the bulk of the traffic with Ethiopia at that time passing through Kenya. It was also indicated that a journey by air from Nairobi to Addis would be arranged. This highly satisfactory news gave rise to hopes that the whole trip would be completed within another week or so, a hope which proved too good to be true.

Although useful work was accomplished in Nairobi, the promised seat in the forward plane was cancelled at the last moment and three hours' notice given to catch a train to Mombasa to embark there by sea for Berbera. No alternative was offered, but assurance was given that accommodation had been reserved in a fast convoy and that Addis Ababa should be reached in under ten days. On arrival in Mombasa, it was found that arrangements had not in fact been made, and when matters were at last straightened out by telephone with Nairobi and the

bona fides of our manager established, the fast convoy had sailed. The next best thing was a very slow small ship, fortunately leaving the following day. It was not a pleasant trip. The monsoon was blowing and after fifteen days of rough weather, five of which were spent rolling about outside Mogadishu, the ship made Berbera. It was steamingly hot and Berbera, which even in the happier days of peace could scarcely be described as a health resort, had within a year twice been the scene of battle. Its bombed and shell-plastered houses afforded little accommodation or amenities and it was not long before our manager-designate discovered that no arrangements for the onward journey of 600 miles by road had been made.

Another night was spent "aboard the lugger" and the next morning a visit paid to the supply and transport office, where, as luck would have it, the manager found that a convoy was due to leave that very afternoon at 14.00. Some provisions were secured with difficulty and the morning spent in the house of the political officer, who kindly provided such hospitality as he had to offer. Needless to say, at the appointed hour, there was no sign of the lorry which was to have called at the political officer's house and eventually the bad news was received that the convoy was full. Whitcombe, however, decided that he would sit down where he was and wait for the arrival of the convoy commander, who was expected at any moment. He arrived; he was very charming and at once agreed to reshuffle personnel and baggage and provided room for one more in his own car. He was a South African officer and a son of General Botha.

The convoy moved off at about tea-time, bound for Dire Dawa and during the two days and nights of that journey Captain Botha was kindness itself. He provided food, beer and ground sheets. The first night was spent in the open about 40 miles from Berbera; the second in the hills near Jig Jigga, close to the Somaliland-Ethiopian border. Dire Dawa was reached about lunch-time the following day. It seemed that the only way of reaching Addis Ababa from there was by cattle-truck, a journey of 300 miles, which was said to take never less than 36 hours and usually more. A chair in a truck was duly reserved. The train was due to leave at 19.00 and while passing the time until then at the local hotel, an acquaintance was struck with a young officer who announced his intention of leaving for Addis Ababa the following morning by lorry. A lift was offered and gratefully accepted. Train arrangements were cancelled and the final stage of the journey began at 05.30 the next day. The trip was uneventful, except for the scenery, together with the occasional sight of families of baboons, birds with rainbow-coloured plumage and other unusual features. At 17.00 on the 10th June,

the first member of the staff arrived in Addis Ababa exactly six weeks after leaving Cairo, having covered a distance of more than 5,000 miles.

Meanwhile, Money's party were assembling their equipment and preparing to leave. The ordering of the cheque books, which had to be printed both in English and Amharic, gave rise to a problem. Not only are Amharic scholars difficult to find, but a translation of "Barclays Bank (Dominion, Colonial and Overseas)" is also in itself a difficult question.

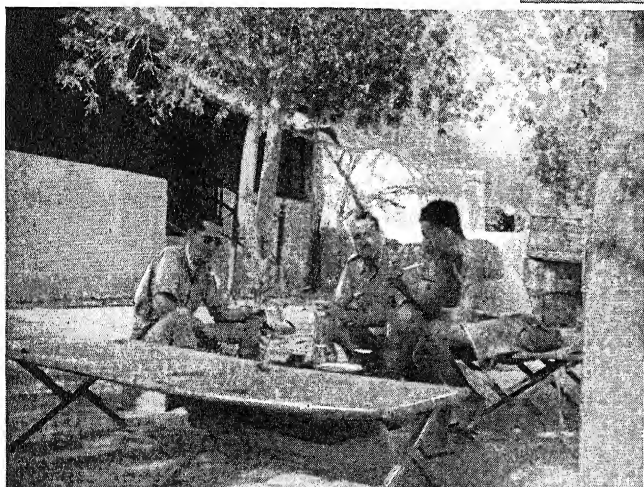
The solution provided by the first Amharic scholar satisfied us until another Amharic scholar who was shown the proofs said that the translation meant literally "The Conquerors, Colonial and On Top of the Seas." This seemed quite a good title and perhaps an unusually subtle way of proclaiming to all and sundry that the Bank's head was above water. Eventually, however, a more prosaic translation was adopted which, literally translated, read "For the Free English Colonies and for the British Countries Over the Seas."

One probably could not find three more difficult words to translate into any foreign language than "Dominion, Colonial and Overseas." A good example of the misinterpretations to which these words in translation may give rise is provided by the case of an Arab who wished to close his account with us in Palestine because he said that Mr. Barclay was a Jew. When eventually he was persuaded that this was not the case, he retorted "Well, anyhow, those other fellows are all Jews." When asked what he meant by this remark, he replied in perfect seriousness, "Oh! Dominion, Colonial and Overseas, of course!"

It was on the 14th May, 1941, a date which the members of Money's party are not likely to forget, being the hottest May day (118 in the shade) which the city had experienced for many years, when Money and Gazmararian left Cairo. Falas was temporarily held up in Egypt, as the customs officials had retained his passport at the frontier on his way from Palestine, and Revinthis was to join the party at Port Sudan. Eventually, this red-hot crowded day, with all the last-minute problems of departure, drew to a close, and our two officials steamed out of Cairo station in the evening with ten large cases of stationery and equipment, together with numerous other packages, in a train with all the windows shut owing to black-out regulations. Shellal, reached next morning, proved even hotter, and the party was accompanied right into Ethiopia by abnormally hot conditions.

Falas linked up with the other three in Port Sudan, which was not difficult for him, as they were held up for nearly three weeks waiting for a boat. Just as they were beginning to lose hope and faith in the sea transport officer, who was

Right : A HALT NEAR BERBERA



Left : SOME OF THE STAFF
IN A GARDEN IN BERBERA

Right : VIEW NEAR HARAR



THE JOURNEY TO ADDIS ABABA



ADDIS ABABA BRANCH

N°CZ/ 000001 ADDIS ABABA, *1st July 1941*
አዲስ አበባ: *187*

BARCLAYS BANK (DOMINION, COLONIAL AND OVERSEAS)
ገ. ክሊክ: ፡፡፡ (ለአገልግሎት: ፡፡፡ ለቅጂ: ፡፡፡ ለገቢ: ፡፡፡ ለገቢ: ፡፡፡ ለገቢ: ፡፡፡)
ADDIS ABABA አዲስ አበባ.

PAY *Sir John Cauley.* **ORDER**
ገደብ: *one hundred Maria Theresa dollars.*
\$ *100* — *James Pennington*

THE FIRST CHEQUE DRAWN ON ADDIS ABABA BRANCH

now advising them to catch a boat to Suez and tranship there for Aden, they made their "get-away" on a wretched little cargo boat which boasted a few small cabins clustered round the engine room. While this might have proved an attraction in the Arctic Ocean, it was scarcely suited to the Red Sea in midsummer with a following breeze. Aden was reached in four days, where after a stay of 36 hours the party transhipped and sailed for Berbera, which was reached 24 hours later.

Here the ship remained for two days, suffering the "khareef," a burning hot off-shore wind. The sea transport officer came aboard almost at once and promised to take the staff ashore within half an hour. Unfortunately, he failed to keep his promise and it was afterwards learned that he had left for Dire Dawa immediately after his visit to the ship. While annoyed at the time, the party felt, after a brief acquaintance with Berbera, that he could almost be excused for taking any opportunity open to him to escape from the town. With over two tons of baggage they themselves found it more difficult to get away than Whitcombe had done. At first, the authorities could hold out no hope for them in regard to transport, but by good luck some new Dodge trucks were unloaded next morning from another ship and after some haggling, they were permitted to take two of them, destined for service in Harar and Addis Ababa. Drivers could not be provided, so on the evening of the 14th June this small party of financiers set off in their lorries into the unknown, Money driving one and Falas the other. In spite of the fact that just before leaving they discovered that they had not a single tool or spare tyre between them, they did not hesitate for a moment to leave Berbera. The first night was spent under the stars only 20 miles outside the town—a night made miserable by the khareef—but the second passed in the welcome coolness of Jig Jigga, where, apart from the first experience of moderate temperature for many a long day, the travellers received the greatest hospitality from a small contingent of South African troops camped just outside the town. The third and fourth nights were spent in Harar, where they were given a very fine house in which to stay, the "residenza" of the former Italian mayor. Still full of old documents and files, this place had clearly been the headquarters of a bureaucratic municipality, which must have held all records for form-filling. Several large cupboards were full of rubber stamps and the most intimate details of all the inhabitants of the town seemed to be recorded and duly stamped on the masses of papers which filled every room. There was no kitchen and the only bathroom was entirely without water, but otherwise the quarters were quite satisfactory

and the wanderers were able to make early morning tea over a few candles and get meals in a hotel in the town.

One of the lorries had to remain in Harar, so that half the party and most of the luggage were sent down by road to Dire Dawa to finish their journey by train, while the remainder continued in the other lorry. As this lorry was the one which had developed serious trouble *en route* the two carburettors were surreptitiously swapped—an engineering feat to which these unmechanically-minded bankers were driven only by sheer desperation. It was not discovered until they were safe from pursuit. The next night was spent at Awash and they arrived at their destination in the evening of the 19th June—five weeks after leaving Cairo—having beaten the manager's time with a few days to spare. The two remaining members of the staff did not arrive by train from Dire Dawa until two days later. The condition of our accountant was such that when he climbed out of the cattle truck and made his way to the hotel, he was refused admittance through the front entrance. The first stage of the project was now completed. The staff had all arrived safely, if somewhat exhausted, after journeyings which have perhaps few parallels in the history of banking enterprise.

The manager, since his arrival some ten days earlier, had made contact with the authorities and arrangements were now under way to take over the premises of the Banca Nazionale del Lavoro, which soon became popularly known among the Forces as the "Lavatory Bank." The building was ideally suited, up to date, afforded ample accommodation and was situated as near the centre of things as was possible in that rambling city. The "Lavatory Bank's" name, elegantly presented over the entrance in bronze lettering, was taken down, the necessary letters borrowed, the missing ones shaped in wood and the name of our own Bank, freshly painted, was erected in its place. Two name plates, one in English and the other in Amharic, were locally made and placed on each side of the entrance. The only fault to be found was that the premises completely lacked strongrooms, particularly essential here in order to house the large number of Maria Theresa dollars which were expected. The imposing facade, not unlike that of the Italian regime itself, lacked something essential to its foundation.

The Italian banks in Addis Ababa had used the Banca d'Italia as their central treasury, but these premises were not available to us, nor would they have been so suitable from other points of view. Our building, however, contained some cellars which were converted into strongrooms by an Italian contractor who, we found, did this makeshift job quickly and well. He made two excellent iron doors and the

contract was finished by the 1st July, the day upon which we had agreed to open for business. In the conditions then prevailing it was often difficult to be sure that no duplicate keys were in existence in the hands of unauthorised parties, but with our military guard posted both within and without the Bank, we felt reasonably safe.

The ground was now prepared. The name of the Bank was up; the strongrooms had been built and the staff satisfactorily installed. The stationery and equipment had been unpacked and stored away. Only one thing was missing—we had no cash with which to start business. During his journey to Addis Ababa, the manager had arranged, when he met Lord Rennell in Khartoum, for initial deposits to be made of currency from the military and political authorities to the credit of official accounts to enable the Bank to open its doors. Unfortunately, this scheme did not materialise as planned and on the surface it appeared that the chain of events had become entangled with some official red tape. But we must not judge too harshly. The difficulties of organising the lines of communication in the conditions then existing must have been enormous in view of the inadequacy of the air, sea and land transport, so that it was no simple matter to transfer from place to place tons upon tons of silver coin and currency notes. It must also be remembered that at that time £3,000 worth of Maria Theresa dollars weighed not far short of a ton. A cargo of this kind does not readily lend itself to air transport and when sent by lorry through disturbed and broken country a strong escort is, to say the least, desirable.

Four currencies had been made legal tender in Ethiopia—East African shillings, Maria Theresa dollars, Egyptian pounds and Indian rupees, and, although not legal tender, Italian lire were circulating freely at the time of our arrival.

The terms of the official proclamation in respect of currencies began as follows:—

BRITISH MILITARY JURISDICTION

NOTICE No. 3 OF 1941

(Ethiopia)

By Proclamation No. 1 of His Majesty The Emperor Haile Selassie, dated 17th March, 1941, and by Notice No. 1 dated 4th April, 1941, British Military jurisdiction in Ethiopia has been proclaimed.

Now in pursuance of the proclamation and notice, but without prejudice to the generality of its terms or to the provisions of any other notice or order heretofore issued (except where specifically referred to in this notice) I hereby further order the following special orders :—

Article I

The following currencies are declared to be legal tender in Ethiopia :

Maria Theresa dollars.

Egyptian Government currency coin and notes.

East African Government currency coin and notes.

Indian rupee currency coin and notes.

It will be observed that the notice was issued in pursuance of a proclamation by His Majesty The Emperor of Ethiopia. Early in the year the Emperor had entered Western Ethiopia from the Sudan and he and his patriot army, with the assistance of British officers and n.c.o.s, had taken an active and successful part in the fighting. The Emperor entered Addis Ababa at the head of his army in May, 1941.

The reason why so many currencies were involved was that certain troops came from the Sudan with Egyptian currency, those from Kenya with East African currency, the forces which reoccupied British Somaliland a short time before the capture of Addis Ababa had to use rupees because in Aden, from where they came, and in the Protectorate, Indian currency was legal tender, while finally the Maria Theresa dollar had long been a popular currency of the Ethiopians and was extensively used by the patriot movement.

While Egyptian pounds and rupees were of minor consequence, as far as the Bank was concerned, as they were not generally used, it was imperative that a fair cash balance in the dollars and shillings should be held. Something had to be done quickly; the first of July approached and there was no sign of the expected currency deposits maturing. The management and staff had already been in touch with the various communities in the town—Ethiopian, Greek, Armenian, Indian and Arab, and many of their representatives had already been received at the Bank. It was then decided that the only means of obtaining our necessary requirements before the opening day would be to open unofficially, for the acceptance of deposits only, for two or three days before the official opening. Our friends were accordingly visited and invited to make their deposits forthwith.

Everyone had been delighted at the arrival of a British bank and wished to make deposits at the earliest possible moment. Very soon the necessary cash had been collected and enough accounts opened to enable the Bank to function without the immediate aid of the military authorities.

In our relations with these local communities, we had been much assisted by Johannes Semerjibashian, who was popularly believed to have been the inspiration of Evelyn Waugh's celebrated character in his book "Black Mischief." A little Armenian, thick-set, with a black Charlie Chaplin moustache, a cheerful smile and a vast knowledge of Ethiopia, where he had lived for over 40 years, he was a master of most of the many languages spoken there. He had called on the Bank as soon as the staff arrived in Addis Ababa and he was untiring in his efforts to further our interests. Everything, he said, would be fixed "dam quick." He was, in fact, quite invaluable as an interpreter, whether dealing with Ethiopian notables, Italian contractors, or with the deputations of Indian, Arab, Greek and Armenian merchants, who kept coming along to see us. He seemed to know everyone from the Emperor to the last man in Ethiopia and nothing was too much trouble. He introduced the manager and his assistant to the local "Rases" and other celebrities. During the whole period of the Italian occupation, this remarkable little man had actually kept in constant touch with his Ethiopian friends, many of whom were still carrying on the war in the interior. He was a close friend of that great patriot warrior, Ras Ababa Aregai, later minister of war, who had continued the struggle against the invader until the arrival of the British forces five years afterwards, whom he then joined with his patriots. Our diehard friend was eventually caught by the Italians prior to the British arrival and sentenced to death, but was lucky to get off with only three months' imprisonment. His services to the Bank were greatly appreciated as he was a most useful friend, not least when he succeeded in finding a dozen bottles of real French champagne to grace the reception planned for the opening day.

On the 1st July, 1941, at 8.30 a.m., the Bank in Addis Ababa officially opened its doors for business. A large crowd had already gathered at the entrance and now surged into the banking hall. People of every race and hue seemed to be there—British, South African, Ethiopian, Greek, Armenian, Indian, Arab, East and West African natives and even a Tibetan. Within a few moments there must have been over a hundred people in the Bank, some on business, others merely out of idle curiosity, but most bent upon making as much noise as possible and having a good time. The manager and his assistant had their hands full dealing

with the queues of officers from the Forces wanting to cash cheques on various parts of the world, and the accountant, cashier and one clerk had to cope with the remainder of the crowd, which was increasing from minute to minute. Many of them were screaming for Maria Theresa dollars and tendering East African shillings, Egyptian pounds, rupees, South African pounds and other currencies. This was actually of great interest to us, as although the official rate of the dollar was 1s. 10½d., it had commanded a very much higher price on the "black bourse," and we now had an opportunity of testing the strength of the black market rate. The official reserve of Maria Theresa dollars was not unlimited and it was essential not only to conserve stocks, but also to ensure that other legal tender currencies could be converted with reasonable freedom at as near parity as possible into Maria Theresa dollars, as otherwise these other currencies themselves might become unacceptable. Starting at the official parity, we increased our selling rate for dollars as the demands continued throughout the morning, so that dollars finished at a 10 per cent. premium, when buyers began to lose interest. The individual amounts involved were all small and thereafter rates were quickly levelled up to the official parities and the money-changers were obliged to confine their activities to speculations in Italian lire, in which the Bank would not deal and which were not controlled, though 480 to the £ was the so-called official rate. The "black bourse" itself was an interesting place situated on a corner of the square almost opposite the Bank. It was indeed "black" and throngs of people were always clustered together there, dealings going on all day in notes, coins, watches, cameras, Italian medals, uniforms, swords, fountain pens, field-glasses—in fact, everything. It was always amusing to pass five or ten minutes there when going to and from the Bank.

It was altogether an amazing first morning's business. Accounts were only encouraged in East African currency and Maria Theresa dollars, but a large number of these were opened and numerous bags of dollars were soon lying behind the counters unchecked. It was physically impossible to check them at the time and temporary receipts had to be given, subject to later confirmation. By 11.30 a.m. the banking hall was still a mass of people and more were flowing in continuously. As a small Anglo-Ethiopian reception had been planned for mid-day in the manager's office, it was clearly impossible to cope satisfactorily with any fresh business that day. An announcement was therefore made and the doors closed upon what had been a morning of quite unusual interest in banking history.

The reception had been fixed for noon and our little friend's case of champagne

was ready for our guests to toast the Bank and the future of Anglo-Ethiopian relations. Everyone was in high spirits. Lord Rennell was present as well as the area commander, with other representatives of the British forces and political administration. Ras Ababa Aregai and that other great patriot, General Zaoude, came to wish us well; also General Makonnen, who later became minister of the interior, Colonel Asrate Kassa, son of His Highness Ras Kassa, Ato Tasfaie Teguegn, director of propaganda and later chargé d'affaires in Egypt, and many others. The whole atmosphere was most cordial. Lord Rennell signed the first cheque drawn on the Bank for 100 Maria Theresa dollars in favour of Sir John Caulcutt, then chairman of the Bank, to be applied to the Ethiopian Red Cross in London. It was not until 9 p.m. that the last Maria Theresa dollar had been counted and locked away. The following days were as bad as, or worse than, the first. When the people felt that the various legal tender currencies were convertible without much difficulty, the tendency, noticeable at first, to hoard the Maria Theresa dollars was completely reversed and large amounts of these dollars were deposited daily with the Bank. The position was also helped by our branch agreeing to sell drafts, at rates far below those to which Ethiopians had been accustomed, on India and Aden in rupees, on Egypt in pounds Egyptian, and on East Africa in shillings. These interesting experiences showed that by operating efficiently and cheaply and creating an atmosphere of confidence it was possible to kill the black market. It also showed that there was no insuperable difficulty in persuading the people, for whom the silver Maria Theresa dollars had been the only monetary medium of exchange for centuries and who were reputed to abhor all paper money, to part with their unwieldy coins by the ton instead of hoarding them, and to be content to lodge them with a British bank, as well as to accept British currencies in payment of their sales at a time when the fortunes of the Allies were at a very low ebb.

The enormous labour involved in the handling of dollars had been underestimated and the entire staff remained at the office until all hours counting the cash. The bulk of the dollars had come from the ground, where they had been buried for safety, and the process of counting took place in a cloud of dust. After banking hours the cashier worked in a home-made gas mask. It was obvious that this "system" could not go on indefinitely and some better arrangement had to be made. We therefore decided that the customers must themselves count their dollars, placing them neatly on a special counter in piles of 20 each. Again a receipt was given subject to check and after the close of business one pile would

be counted, the levels compared, and the dollars bagged in 500 per bag. The Bank's customers were perfectly ready to leave their deposits on these conditions. It was indeed remarkable how quickly mutual confidence was established, but our difficulties did not end here, for day by day the dollar deposits increased and counter space was soon quite insufficient to take the piles. The staff was too small to provide labour for bagging the dollars during the day and the piles spread to the desks, behind the counter, to the tables and window-sills in the banking hall, to chairs and even to the floor. The only man who could be spared to keep control of our dollar cash was an Ethiopian orderly, working under the supervision of an already hard-pressed cashier. It was impossible to find any new staff locally and although the branch had cabled for more recruits, a long time would elapse before they could arrive. We were obliged, therefore, for a time to limit dollar deposits to 10,000 dollars per day per customer, and a rule was enforced that they could only be brought to the Bank already sorted into piles of 20 and in wooden trays of 500 per tray. We could now be said to have evolved our own technique of a "cash and carry" system Ethiopian style. This eased matters considerably, as the trays could be taken and piled one on top of the other on the tables behind the counter. Even then, checking, bagging and transporting downstairs was a laborious task and any friendly customers who happened to drop in after office hours were enrolled to assist in this work. Our strongrooms were rapidly becoming full. The locally made bags were not strong and frequently burst. The weight of the bags often proved too much for those below. By the end of the year our strongrooms held about 200 tons of dollars and, thanks to the heavy rains and the consequent damp, mildew began to appear. The medical authorities were consulted and a spray prepared to deal with the fungus. When, later, the mountains of dollars were boxed and transferred to a currency reserve, some 2,000 bags had rotted away and a damp residue of over one million dollars, mixed with dirty little scraps of cloth, had to be recounted—a formidable task indeed.

It is perhaps not surprising that these handsome coins, which European collectors regarded with delight, soon lost their charms for the staff of the Bank. In sheer weight alone the daily net intake would often have turned the scale at over five tons and on several occasions, when large cheques were drawn by the Army or by the Ethiopian Government, half-a-dozen seven-ton diesel lorries were required to take the proceeds away.

Not least amongst our problems was the difficulty of recruiting suitable staff. The following application gives some idea of the standard of the candidates:—

"Hon. Sir

Blankleys Bank Dommion

Colonial A.N.D. Aderesas.—

I who undersigned.....desire to explain to your honourable despostion. I beg your great kindness to put me in one of your Office, because I had lerned Little franch, handwriting and typing. So that request your may be able to get me a place and to contiun my duty in your department.—

Hoping will be able to get your kind consideration.

I remain Sir."

Each prospective clerk was given a short entrance examination, which included an essay in English on "Life in Addis Ababa." Here are two examples:—

"My life in Addis Ababa is very good to day, but now I am arrived here just now about a week. I have not begun to work yet, when I begun to work I can be very happy here. I have all my family here and We get some houses here and this is the countries which I was born. I know all people here, and the climat is veri good here."

"Addis Ababa is the most important city of Ethiopia, of which is the capital. To-day the life in Addis Ababa is very good, therefore the roeds are full of many whours-cars and lory, of which very much are of the British Officers and Soldiers. Other this we see in the streets; workmen, merchant, who going in their work; soldiers, who rest in the coffee-house or walk; Abissinian patriots, who the long hair and who combatted for much time again the Italians. The moviment begins in the morning at 8 o'clock and ends in the evining at 7 o'clock.

For this good life and moviment we must to thank the British Government."

Towards the end of August, R. N. Wilkinson, then a local director of the Bank in Palestine, paid a visit to the branch. He travelled by road from Asmara, being robbed on the way of his despatch case. He found on arrival at the branch that the staff were still working at full pressure and he was soon seen with his coat off "cashing and carrying" with the rest.

It was not until November 9th that the branch was able to welcome the arrival of two more staff from Egypt. From the 1st July until that time the staff had worked seven days a week and had averaged not less than eleven hours a day. It was, in fact, only by closing the office every now and then, by using some pretext to proclaim a Bank Holiday, that we were able to keep our heads above water at all, notwithstanding our original high-sounding Amharic title. For the first few months the pressure was so great that it was quite impossible to think of furnishing a home and all the staff lived in the hotel, where they could be reasonably

comfortable, although the food was unsatisfactory and baths few and far between. Gradually, houses were found for the manager, his assistant and the accountant, and the spacious flat over the Bank, which had been used as an officers' mess, was vacated and taken over for the rest of the staff, where they were able to settle down quite happily. There was some advantage in being directly over the premises, although generally speaking, the tendency during the first few months was for people to exaggerate the insecurity of conditions in the town. Every evening at dusk a fusillade of rifle shots and bomb explosions began which continued often until after midnight; sporadic shooting in fact usually went on all night, but nearly all this was nothing more than "joie de vivre" on the part of the Ethiopians who, during the fighting, had had opportunities of looting almost unlimited quantities of rifles, bombs, tommy-guns and ammunition. There was a regular tariff for such things—English bombs 5s., Italian 2s. were recognised rates.

The branch business continued to grow and at the end of the year the Bank was asked to act as agents for a newly established currency reserve. These duties involved the building of further strongrooms and the packing of dollars to be paid in to the reserve in boxes of 2,000 each. The keys of the strongroom containing the reserve were divided between the Bank and the administration's currency officer. It was a great relief to the Bank to see a reserve set up and to be in the position of depositing or withdrawing funds, against settlement in Nairobi, as circumstances required. Previously, it had been necessary for us to maintain 100 per cent. cover in cash against our liabilities, an arrangement not only unusual, but highly inconvenient. It frequently happened, for example, that we were in the unique position, for a bank, of actually holding far more cash than the total of our deposits.

One of the most serious problems for our branch, as for everyone in Addis Ababa at that time, was the question of transport and communications. We were completely isolated and had to rely entirely on the courtesy of the military authorities for the handling of mails, cables and transport arrangements. As we enjoyed the facility of using military channels, it was easier for us to communicate with the world outside than the reverse—mails from neighbouring countries frequently took months to arrive. In the early days, telegrams from Addis Ababa were despatched by road, rail and sea to Aden and transmitted from there, while inward cables were usually received in Nairobi and forwarded by road or sometimes, if we were lucky, by air. On one occasion, the mail confirmation of a telegram from London actually arrived in Addis Ababa before the telegram itself. This

unsatisfactory situation continued until well into 1942, when British Overseas Airways opened up a fortnightly service between Asmara and Addis Ababa, and a civilian telegraph service was established, which functioned intermittently. Even then, communications were still to prove a source of difficulty and worry.

After the signing of the Agreement between Great Britain and Ethiopia, under which the independence of the latter country was officially recognised, the British forces and the political administration prepared to move to Harar, an area which had been reserved under the Agreement for military reasons. It was not possible at the time for us to open a branch in Harar, but our office in Addis Ababa continued to care for the official and private accounts of the forces stationed in the Harar area. The Agreement was signed on the 31st January, 1942.

The preamble to the Treaty is a fine example of the dignity and pomp of words:—

“Whereas His Majesty the Emperor of Ethiopia, Conquering Lion of the Tribe of Judah, Elect of God, wishes to put on record His gratitude and that of His people for the overwhelming and generous aid He has received from the Forces of His Majesty the King of Great Britain, Ireland, and the British Dominions beyond the Seas, Emperor of India, which has enabled Him and His people to recover their national territory, and

“Whereas His Majesty the Emperor, true to His coronation pledges not to surrender His sovereignty or the independence of His people, but conscious of the needs of His country has intimated to the Government of the United Kingdom of Great Britain and Northern Ireland that He is eager to receive advice and financial assistance in the difficult task of reconstruction and reform; and

“Whereas the Government of the United Kingdom recognise that Ethiopia is now a free and independent State and His Majesty the Emperor Haile Selassie I is its lawful ruler, and, the reconquest of Ethiopia now being complete, wish to help His Majesty to re-establish His Government and to assist in providing for the immediate needs of the country.

“Now, therefore,

“His Majesty, the Emperor in person and Major-General Sir Philip Euen Mitchell, Knight Commander of the Most Distinguished Order of St. Michael and St. George, upon whom has been conferred the decoration of the Military Cross, Chief Political Officer on the Staff of the General Officer Commanding-in-Chief East Africa, being duly authorised for this purpose by the Government of the United Kingdom,

“Have agreed as follows, etc., etc.”

It would be interesting to know how long that wonderful title of “Conquering Lion of the Tribe of Judah, Elect of God” has been applied to the Royal House of Ethiopia; probably it has been so for 1,000 years or more.

The House claims descent from Solomon, one version of the story being that the Queen of Sheba, who reigned in Ethiopia, set out from there on her journey to see the glories of Solomon's kingdom. The son she afterwards had by him was named Menelik and, when he was grown up, the first-born of Solomon's counsellors and officers were sent to be Menelik's counsellors and officers in Ethiopia. One of these—the son of Zadok the High Priest—is supposed to have taken with him the Ark of the Covenant which was placed in the Holy City of Axum where Menelik reigned. That is the legend, which, although having only the most shadowy historical background, is still widely believed in Ethiopia.

As a matter of actual history, it is interesting to record that Lord Rennell, the chief financial adviser on the staff of Sir Philip Mitchell who signed the Treaty as the chief political officer to the G.O.C., is the son of the man who, as Rennell Rodd, led the British Mission to Ethiopia at the time of the signing of the first Treaty between Great Britain and that country in the days of the last Emperor Menelik.

At the beginning of 1942, A. P. S. Clark, our local director in Palestine, and Whitcombe were given a very cordial reception by their Majesties the Emperor and Empress of Ethiopia and had the honour of dining at the palace. Shortly afterwards, A. C. Barnes and B. F. Macdona made a joint visit to Addis Ababa branch, on their way from Eritrea to Nairobi, and were also graciously received by their Majesties. A brief extract from Macdona's diary gives a first-hand impression of a day's work in the Bank at that time:—

“The Bank proved on closer inspection to be a well-fitted and furnished place with plenty of room for all the staff that we are likely to need in Addis Ababa. The staff, too, were a pleasant lot, although strangely mixed. However, they all seemed to get on comfortably together and to work very well.

It was amazing to listen to Whitcombe interviewing his clients, speaking Arabic and French with equal fluency and just beginning to get going in Italian. He has to use all his tongues all day long. One minute it is an Arab from the Yemen with a neatly trimmed beard, who insists on shaking hands all round and chatting away about this and that, before getting down to business—to wit, a desire to send a remittance to Aden. The next may be an Indian who wants to send money to Bombay for his daughter's marriage; he appears to have somewhat inflated ideas of the size of the permissible dowry, at least larger than those of the exchange controller. Next, an Army officer comes in to cash a cheque on London. He is followed by an Italian, voluble in French, on the subject of some remittances which he wants to make to Asmara. He, in turn, is succeeded by an Ethiopian notable, very dapper in European clothes and also fluent in

French—and so the day goes on. Three languages are a necessity and a fourth almost so.

One of the callers on our first day was Lij Yilma Deressa, the Director General of Finance in the new Ethiopian Government. Young, slight, neatly dressed, very courteous, he has an oval face with deep broad forehead, and a shock of hair dressed in the typical Ethiopian style by brushing back into a wiry, springy, mop. He spoke English excellently, having been educated at Victoria College, Alexandria, and in London at the School of Economics ; altogether an interesting personality.”

On the 1st July, 1942, exactly a year after the opening of the branch, the financial authorities decided to unpeg the Maria Theresa dollar from sterling and to transfer the dollar reserve to Harar. Although the rate remained more or less stable for a few months, the seasonal demand by merchants for buying export produce from the interior forced up the value which from then onwards fluctuated freely in accordance with demand. Other currency problems arose in the shape of an acute shortage of small change. The small lire coins had disappeared, the 10-lire notes had worn out, the dollar had risen in value and a strong demand for East African coin had arisen, partly due to the urgent need for small change and partly to the fact that the Ethiopians took a distinct liking to the new and bright copper coins which had recently arrived from East Africa. These had been minted with convenient holes in the middle and when threaded together made handsome necklaces for the wives and lady friends of the Ethiopians of the interior. The silver 50 cent piece, when new, was also treasured. The consequence was that soon, only 60 or 70 cents in copper, instead of 100, were necessary to buy a shilling and probably nine sixpences would be sufficient to buy a 5s. note. Needless to say, it was not long before little else but the shilling was left as small change and even that coin was preferred to notes, so the supply was beginning to run short. The humorous side of this really quite serious situation is illustrated by the following letters received by the Bank:—

“ To :—The honourable director of Barclays Bank.

I the undersigned..... Stationed at..... I have the honour to submit my following application and your kind considerations.

Sir.

I the above mentioned constable I beg your kind honour to change me some cashes, because I hurted by bomb exploded suddenly while I was on guard. Now as I havnt got any money cash for my house I will be grateful if your give me some.

Your's most Obedient Servant.”

“ To :—*The honourable Director of Barclays Bank.*

I the under signed..... Stationed at..... I have the honour to submit my following application and for your kind consideration.

I have been received my pay from the Government pounds including dollars so now my wife she born during these 8 days I finished the M.T. Dollars buying corn for my house there was Two Pounds in my pocket as I havnt found change in any place so I obliged to come to you for changing because if I will take to the market without changing for buying butter for my baby they do not receive me so I beg you to give me some cash for market I hope that my present application shall be considered and I thank you in advance.

Your most obedient Servant.”

There is, however, real pathos in these letters which show how much suffering can be caused to the poorer families through currency entanglements of this kind.

By the end of 1942, Djibouti, the capital of French Somaliland, rallied at long last to the Allied cause, and it became clear that the military forces maintained in the reserved area of Harar would shortly be moved elsewhere. The task which the Bank had set out to perform was now drawing to completion. We had entered the country primarily to serve the needs of the military and political authorities, and their withdrawal removed our *raison d'être*. A State Bank of Ethiopia had been established some months before we actually closed our doors, so that it was not felt that our departure would deprive the country of a service essential to the continuance of the work of reconstruction. On the other hand, staff were urgently needed for branches in other parts and on the 15th April, 1943, after nearly two years of banking in unique conditions, the branch was closed. The British forces left Ethiopia at the end of the same month.

To close the branch was a heartbreaking decision, but we had the satisfaction of knowing that we had helped to maintain financial and economic stability, with all the implications it involved, through a period when a breakdown would have had serious repercussions. The rather sad business of liquidation was put in hand and carried out by gradual stages without any hitch. The 15th February was fixed as the last date for dollar deposits. The 15th March was to be the last day for the acceptance of East African currency. Early in March, two of the staff left to join the staff of Tripoli branch then under preparation and as, by April, a decision had been taken to open a branch at Benghazi, some of the remainder of the staff were wanted there urgently. As soon as the Bank was finally closed on the 15th April, the work of packing began feverishly once again—it was a

case of working at all hours for seven days a week. The manager's assistant and the accountant left by air on the 3rd May and the convoy bearing the branch records and equipment to Asmara, with the remainder of the staff, other than the manager, was due to leave on the 7th May. On the day before its expected departure, 71 pieces of baggage were loaded on lorries provided by the British Military Mission, who had kindly agreed to arrange a convoy and escort. No sooner were the lorries safely loaded, than news was received that the convoy could not proceed as no engine oil was available and that it must await the arrival of new supplies. This factor might have involved serious delay, but the staff were sent out to comb the town and within 48 hours two drums of oil had been acquired. At 9 a.m. on the 10th May the convoy moved away from the Bank building on its 650-mile journey to Asmara. A crowd had gathered to watch it depart. We had made many friends during our short term of service in the country and as the convoy disappeared from sight down the Dessie road, an interesting chapter in the history of Barclays Bank (Dominion, Colonial and Overseas) came to an end.

CHAPTER VI

FURTHER EXPANSION—MAINLY AFRICAN

IT is impossible to appreciate the significance of the events described in the previous chapter, which dealt with the occupation of Ethiopia, unless they are viewed against the background of contemporary happenings on the other war fronts. The record of these events belongs to another story, but we should not forget that the final surrender of the Italian forces in Ethiopia, together with the occupation of the whole of Eritrea and Italian Somaliland, was a major factor in the battle for Africa. The first really conclusive round had gone in our favour. It was just as well for us that this was so, for in spite of the spectacular successes of the Army of the Nile at the beginning of 1941 which involved the destruction of Graziani's army, the sequel in Libya had been far from happy. After a few months the security of Egypt was again menaced and for a time an even more serious threat seemed likely to develop in Syria, where Nazi infiltration had become increasingly evident ever since the collapse of France. The Nazi-inspired revolt in Iraq was frustrated, but not before the magnitude of the danger had become uncomfortably clear.

We had every reason to be thankful for these successes, because they gave us a breathing space in which to mobilise our resources, not only in Africa, but elsewhere throughout the Empire. The Nazi regime had, up to the outbreak of war, constituted what was in effect a continuous process of preliminary mobilisation for total war. The resources of man-power and materials available throughout the Reich had been consciously devoted to this task for years before the outbreak of hostilities. The startling successes which the Nazis reaped in 1939 and 1940 were due in the main to the fact that they alone possessed an integrated war machine. We had already begun to learn in Britain, by painful experience, something of the long and arduous processes through which a country had to pass long before it could be converted from a peace to a war footing. But for the "Free English Colonies and for the British Countries Over the Seas," to use the Bank's Ethiopian title, the process was inevitably more complex and far slower in its operation. Had we lost our footing in the Middle East as a result of a thrust from Syria or Libya, or from Ethiopia, Eritrea or Somaliland, it may well be doubted whether this essential process could ever have taken place; but now we had secured at least a temporary respite.

Behind the screen of these early military successes of 1941 the war machine of the Empire overseas began to take shape. It is true, of course, that from very early days valuable contingents from the Empire were already in action alongside the troops from this country. For example, there were the Australian troops, who had already made a notable contribution to Wavell's first successes. Again, in the success of the early operations against Italian Somaliland, which paved the way for the advance on Ethiopia, and in the Ethiopian and Eritrean campaigns, troops and equipment from South, East and West Africa and from India and elsewhere had played a great part. But now, by the middle of 1941, men from all over the Empire were beginning to appear in greater numbers every day.

British policy had never aimed at maintaining large colonial armies. These were unnecessary to our purposes in ordinary times, but under the stimulus of war a powerful weapon was slowly being forged. As the problems of training and supply were gradually overcome, more and more men were brought into the field. Men from Bermuda, Ceylon, Cyprus, Gold Coast, Jamaica, Kenya, Newfoundland, Nigeria, Nyasaland, Rhodesia, Trinidad, Uganda, and, in fact, from all outposts of the Empire, as well as from the Dominions themselves—all began now to make or to increase their contribution in person to the common cause. Added to these were the contingents from the occupied countries of Europe—the Poles, Czechs, Yugoslavs, Greeks, Free French, Dutch, Belgians and Norwegians. Gradually, and by slow degrees, they were armed and equipped and took their place in the field. The armed forces of the United Nations had begun to take shape.

It was natural that the greatest gathering of this cosmopolitan host should be found at this time in the Middle East. One result was to flood our principal branches in Egypt, Palestine and adjacent territories with an immense volume of work. The number of new accounts opened in the main centres at such points as Cairo, Alexandria, Suez, Haifa and Jerusalem, must have achieved a record unique in banking history. An assortment of the private account headings in our ledgers gives an amazing selection of names which even now are of historic interest.

It was not only a record of interesting names that the Bank's ledgers had to show; the business itself at many of our principal branches overseas had its own tale to tell. Our ledgers bore evidence of that great stream of money and resources which was flowing now from all parts of the Empire as the war began to spread. It might have been instructive for the officials of Dr. Goebbels' department to have had a glimpse behind the scenes and an insight into the books of the Bank throughout the period of the Nazis' greatest military successes. The worst disasters

merely brought an intensification of the flow of gifts and services from all classes and all races throughout the Empire, and this help was never more in evidence than in the days after Dunkirk.

Not all could join the Forces, however, and a sense of frustration at being so far removed from the scene of action was keenly felt by many, including our own staff, who felt themselves to be largely out of reach of war. Many of our staff had already asked and received permission to join the Forces, but there were others for whom this permission had to be refused. It was by no means easy at that time to explain to those who remained that we were compelled to rely upon them in order to carry on an essential service. The man-power that we normally maintained overseas for ensuring the continuity of our business allowed no margin, especially now that branches could no longer rely upon relief from Head Office to replace those who had left. It was necessary, moreover, for us at this time to send to the Middle East the few who could be spared from home or elsewhere to help with the vast flood of new business and with the work of staffing the new branches.

As might have been expected, the dramatic touch was not entirely lacking in many of these voyages. Perhaps one of the most remarkable examples was the case of a member of our New York staff—P. C. Eccles—who sailed in May, 1941, from New York, bound for the Middle East via Capetown, in the s.s. *Robin Moor*—the first U.S. ship to be torpedoed during the war. After having been adrift for no less than 18 days in the South Atlantic in an open boat with a few members of the ship's company, Eccles was rescued and landed in Brazil. His overcrowded boat had no proper keel, insufficient sail, and rations were reduced to three biscuits a day. For some time there was no news of the passengers who were known to have put off in some of the other boats of the ship. It turned out eventually that after a similar kind of experience they had in turn been rescued by another ship and finally landed at Cape Town. The *Robin Moor* had gone down almost in the middle of the South Atlantic and Eccles became known for a time to some of his colleagues as "The man who took the wrong boat." Undaunted by his experience, he took ship from Brazil and after working his passage to South Africa as a member of the ship's crew, he eventually arrived safe and well at his destination—Alexandria.

It was in Egypt and throughout the Middle East generally that the pressure of work continued to grow with the greatest rapidity. By June 2nd, 1941, only two months after Asmara was occupied, we had been able to complete our arrangements for opening a branch there to serve the needs of the Occupied Enemy Territory Administration in Eritrea. The campaign, which had resulted in the

occupation of this territory, had been fought coincidentally with the campaign to liberate Ethiopia. Our new enterprise at Asmara was to be followed later by the opening of a branch of the Bank at Massawa and agencies at Gura and Ghinda—all of these being opened at official request and, in the case of the latter points, primarily to look after requirements of the newly established American base. An agency was also opened in the Abdel Kader peninsula which was used as a base by the U.S. Navy.

Immediately after the entry of the British Army into Eritrea, its financial requirements were attended to by the Army paymaster. When Asmara surrendered, the O.E.T.A. was anxious to have the affairs of the Italian banks examined without delay, so that they might be reopened under British supervision as soon as possible. Pending the arrival of the British controller of banks, who was on his way from England, we had agreed to lend the authorities one of our staff to fill the post temporarily. As a result, our manager-designate for Asmara branch, N. Hill, found himself on April 7th reporting to O.E.T.A. headquarters in Cairo with instructions to proceed to Eritrea.

While Hill's journey was less eventful than Whitcombe's peregrination to Addis Ababa, the mirage of air transport in his case faded away into the desert at Khartoum and eventually he had to hire a car for the 570-mile journey to Asmara. The first 300 miles from Khartoum to Kassala, lying across open, flat, sandy country, were no great attraction even for a Sudanese taxi-driver, but eventually one from the Nuba Mountains with an old Ford V8 tourer agreed, on very stiff terms, to make the journey. There was no road to Kassala on the first stage, only an endless series of tyre-ruts in the sand, and April being the hottest month of the year in the Sudan with shade temperatures rising to 120 degrees, the journey was, as Hill remarked, "not a pleasant trip."

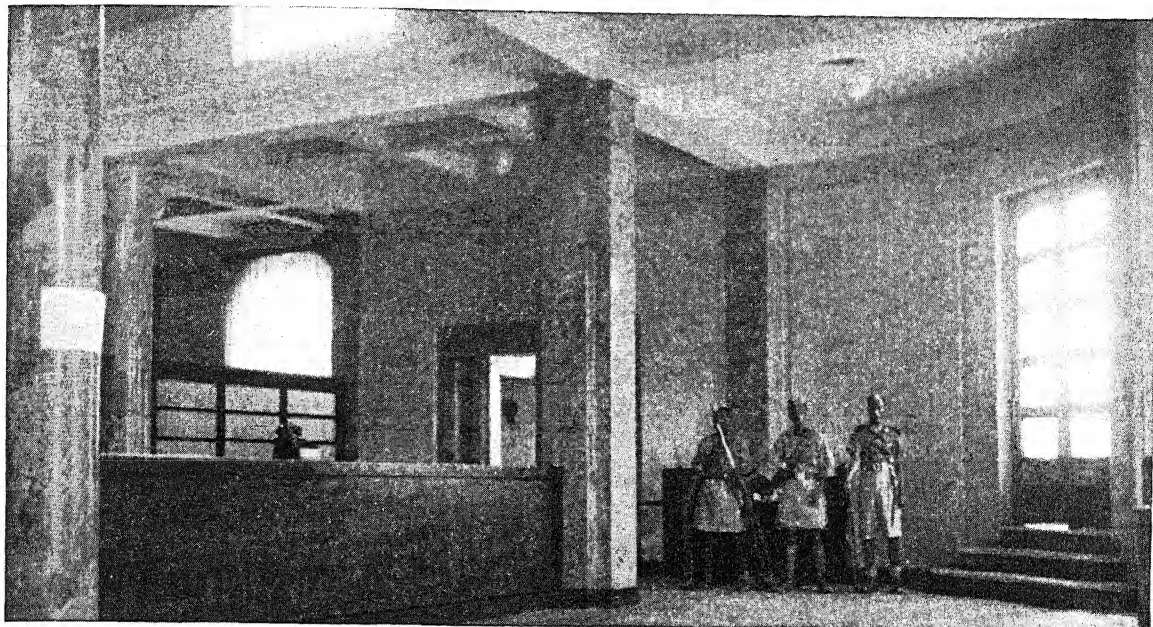
After losing their way and crossing the Atbara river at a ford to the north-east of the Butana bridge, they eventually reached Kassala, where after a night's rest they resumed their journey. After a 25-mile run, they crossed the border into Eritrea and entered more irrigated country with sizeable dom-forests. The route continued via Tessenei, Barentu and Agordat, each of which towns had been the scene of hard fighting only ten weeks previously, but which now had a peaceful and almost deserted appearance. Soon afterwards they got on to a good tarmac road which climbed steadily through the barren and monotonous foothills and they reached Keren at 5 o'clock in the evening. The battlefield of Keren was an awesome sight with huge peaks rising sheer above the one narrow valley which leads to the town.

The shell-blasted hillsides and demolitions on the roadside gave evidence of the grim fighting that had taken place only two weeks before. From Keren the road climbed steeply round the sides of the mountains a further 3,000 feet up to Asmara and the panorama of peaks rolling away to the south-west and rising in some cases to 9,000 feet was very impressive. Hill arrived in Asmara in his taxi after dark on April 26th, less than a fortnight after the town had surrendered to the British Forces. When we opened the new branch it became the highest in our service. It also happened to represent the first Allied banking venture into occupied enemy territory for nearly a quarter of a century.

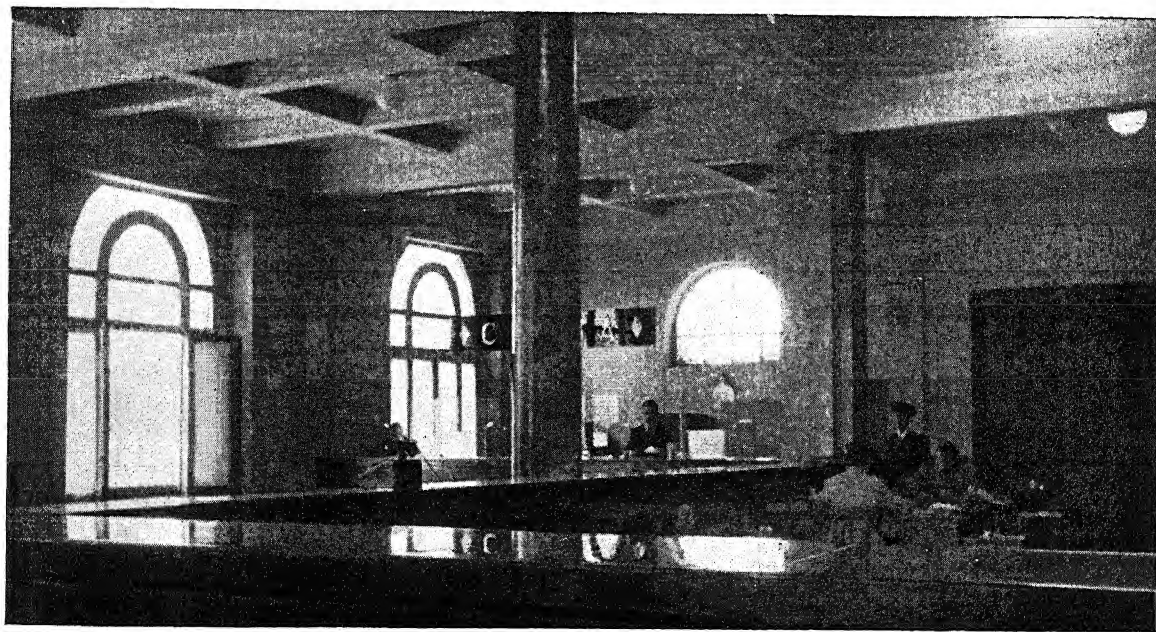
The Italian civil population of Asmara at the beginning of 1942, including refugees from Ethiopia, was said to be between 60-70,000. The town had grown very rapidly after it had become the main supply base for the Italian-Ethiopian campaign. To outward appearances Asmara was quite an imposing modern town with a high standard of architecture. Its principal drawback seemed to be the poor water supply, but the climate, at an altitude of 7,800 feet, was not altogether unlike that of the Kenya Highlands.

The majority of the Army had further fighting ahead of them to the south and the forces left to garrison Asmara were small compared with the Italian male population, who were known to have large supplies of arms hidden away. The sound of rifle fire and throwing of hand grenades were common features of the dark hours, particularly in the unlighted and less built-up areas of the town. A strict curfew from 6 p.m. was imposed and units of the Highland Light Infantry and the West Yorks, with fixed bayonets, patrolled the streets at night. As one of the only two Englishmen in civilian clothes, Hill soon found that "for me to walk about at night after curfew, except in the company of British officers, was a most risky venture, as I was assumed at sight to be an Italian and it was wiser on some occasions to trust to superior speed up a side street rather than to try to prove my *bona fides*."

This harrowing thought of what might happen at any time after dark led the area commander to accept the suggestion to put Hill into khaki. Hill expressed his willingness to serve in any capacity from a private to a general and eventually a compromise was arranged under which he was given an honorary command as a Bimbashi in the Sudan Defence Force. This was not altogether an unmixed blessing; while being saved from certain awkward situations, Hill's comparatively low rank sometimes created delicate positions when the branch was opened shortly afterwards. From the military standpoint, the position of a junior officer

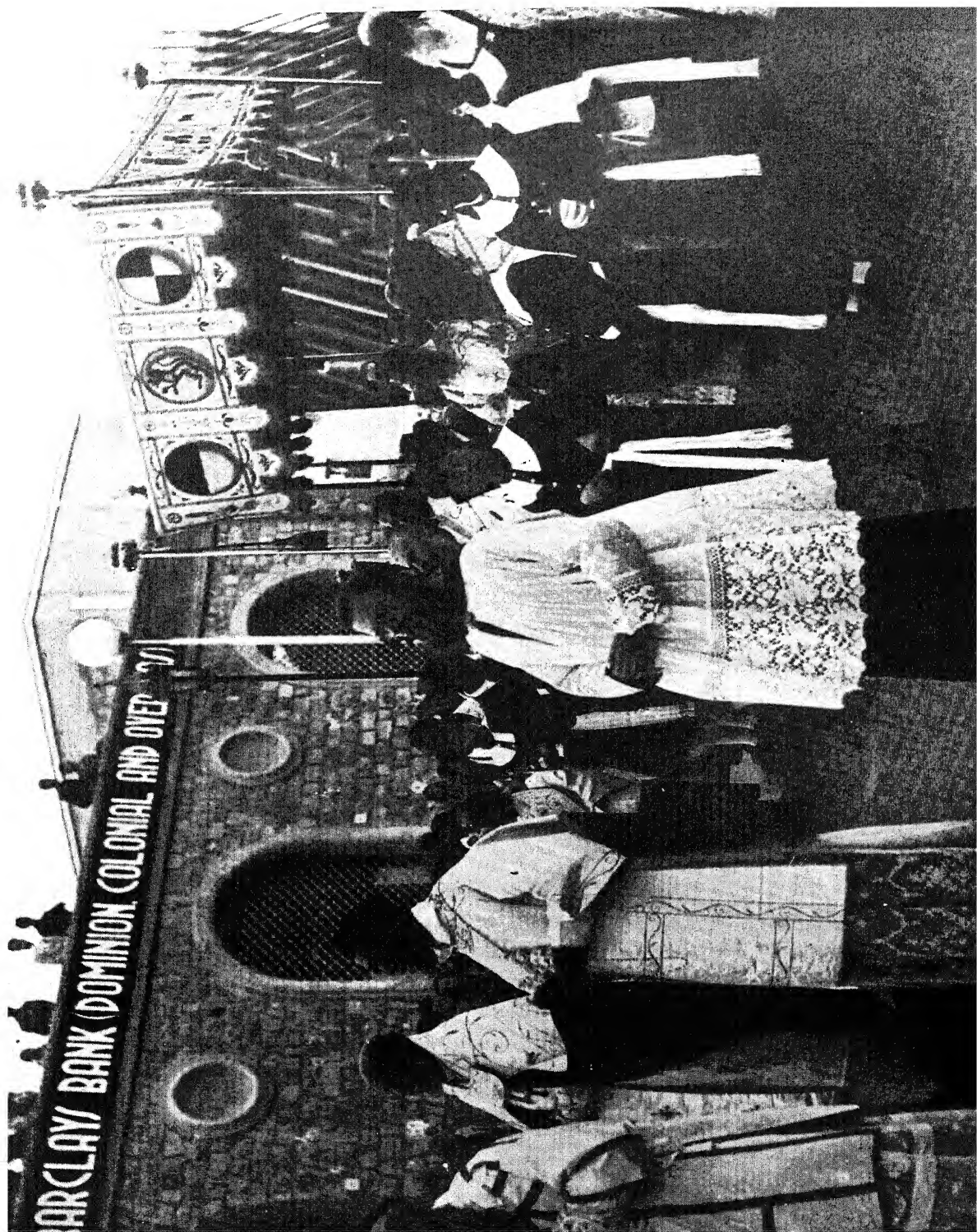


ENTRANCE AND MILITARY GUARD



BANKING HALL

ASMARA BRANCH



who has to give a firm refusal to an application for an overdraft to someone of senior rank may be a source of embarrassment. A few months later, when conditions became more normal, Hill was able to offer up his sword and again rely upon the pen as his main armament.

The authorities were anxious for us to open our branch as soon as possible. After four weeks it had been possible to obtain a fairly accurate view of the affairs of the four banks—the Banca d'Italia, the Banco di Roma, the Banca Nazionale del Lavoro and the Banco di Napoli. They had in all about 52,000 accounts, totalling 327,000,000 lire in deposits, with cash in hand amounting to 46,000,000 lire, or about 14 per cent. This number of accounts was an inordinately high figure in relation to the population.

Just before the arrival of the British forces, there had been a run on the banks, encouraged by the Italian authorities, and the holdings of Italian state bonds, gold and unissued currency notes had either been destroyed or sent to Ethiopia. In one case, a large part of the records had been hidden at the bottom of a disused well.

As the Italian population of Eritrea, as well as of Italy, at this time still appeared to be confident of an Axis victory, the local bank managers were in an unobtrusively unhelpful mood, but the Italian banks were allowed to re-open on May 12th, subject to certain limitations and under the supervision of the British control. All banking accounts were carefully scrutinised and numbers of them were entirely blocked, but for most classes of depositors an initial payment of 10 per cent. was permitted. All new accounts in lire had to be kept covered by 100 per cent. lire deposits. The Italian banks were restricted entirely to dealings in lire and were prohibited from opening accounts in any other currency. A week or two after the reopening the controller of banks arrived from England, and as Hill had received news by this time that his assistant—J. E. C. Innes—was by now on his way to join him, he was able to sever his connection with the Italian banks and concentrate on our own affairs.

Innes, accompanied by 12 cases of stationery, had been obliged to travel by yet another route, coming up by sloop from Port Sudan to Massawa, where he arrived eventually without mishap, thanks largely to the efforts of two Indian minesweepers whose time was fully employed in sweeping and blowing up the numerous Italian mines infesting the approaches to Massawa. The harbour itself was cumbered up by the wreckage of 44 scuttled ships, leaving only one small quay available for berthing.

One of the first jobs was to find suitable premises. We eventually secured the

building formerly occupied by the Banca Nazionale del Lavoro, situated in the principal thoroughfare bearing the name of no less a personage than the Duce himself. As it was entirely suitable for our purposes, except for some drawbacks which were common to all other bank premises in the town, we were prepared to put up with any loss of prestige that might accrue to us through being addressed as:—

Barclays Bank (Dominion, Colonial and Overseas),
Via Mussolini.

The drawbacks were the lack of strongroom accommodation, the absence of a piped water supply to the building and the indifferent sanitary arrangements which were a marked characteristic of the town.

In the early days, our clerical staff consisted of the British manager and assistant—Hill and Innes respectively—two staff transferred from other sections of the Bank and two locally engaged Italians. We also had a Greek chauffeur-head messenger and two Sudanese messengers. The staff had to be increased within a short time, owing to the rapidly growing business of the branch, which was later accelerated by the development of the large American base established in the vicinity. Working hours of the staff averaged from 8 a.m. to 1 p.m. and from 3 p.m. to 7 p.m.

After we opened for business in June, 1941, there were many problems to be considered with O.E.T.A., and we were able to offer them assistance and advice as to the best means of putting into effect the official policy on questions of banking and finance. It is impossible entirely to dissociate the economic and financial policy of any régime from political questions, and the latter naturally had to be decided at a higher level. Nevertheless, there were many important decisions which had to be made on the spot.

One of the first problems of the administration was to restore some order to the economic structure of the country. Eritrea, at the time of the British occupation, was not by any means a land flowing with milk and honey. Most commodities were, in fact, in very short supply. Stocks had been run down to an extremely low level during the period of the British blockade of Italian territory. It was consequently found necessary to undertake imports to redress this position. Our old familiar friend, exchange control, emerged at once and took a prominent place in the proceedings. The regulations introduced brought Eritrea, for most practical purposes, within the sterling area. Although no detailed figures relating to imports and exports under the Italian régime were available, many important

figures relating to trade and other essential matters having been destroyed by the departing Italians, O.E.T.A. officials were able to build up from customs returns some figures relating to 1939.

While these figures related to weight only, and not to value, they gave a clear enough indication that trade at that time was very heavily adverse to Eritrea and that the country under the Italian régime had been by no means self-supporting, even in regard to foodstuffs. While Eritrea did not appear to have great potentialities, it seemed that the Italians had done little to develop even such as it had. There could be little doubt that the exchange control would find Eritrea, for a long time to come, a liability rather than an asset to the sterling area.

The policy of the British administration was to manage the country in the most economical manner possible, consistently with good administration and justice. They had, therefore, to foster employment and aim to keep the country's unfavourable trade balance at a low figure.

The Americans arrived at the beginning of 1942 and found employment for nearly all the workless population, thereby greatly adding to the local spending power. When the projects were in full swing towards the end of the year, three American groups alone were employing an average of 5,000 Italians and 9,000 Eritreans and the increased spending power caused other subsidiary employment.

In the field of trade, the administration endeavoured to rationalise the artificial Italian economy, to make as small demands as possible on shipping space for imports, to foster production for export of any local commodities of use to the war effort and to encourage the maximum of local employment; in other words, to be as little a drag and as big a help as possible to the Allies in more active zones of the war. The situation, therefore, needed skilful handling. Foremost, as always on these occasions, was the question of currency.

The official currency of the country under the Italian régime was the Italian lira, but its value in terms of purchasing power had severely deteriorated compared with its pre-war position. Moreover, the conquering troops had brought with them quantities of East African, Egyptian and Indian currency, and there was also in these parts the ubiquitous Maria Theresa dollar. It was necessary to ensure that the British currencies should be freely acceptable in the territory, and with this objective in mind and with a view to introducing some stabilising element, the authorities declared the East African shilling, the Indian rupee, the Egyptian pound and the Maria Theresa dollar to be legal tender. Simultaneously, the Italian metropolitan lira was also declared legal tender, but only in respect of notes and

coin of denominations of 50 lire and under, the exchange value being fixed on the basis of $\frac{1}{2}$ d. per lira, giving a rate of 480 to the £. It was essential to make some arrangement of this kind, as otherwise there would not have been sufficient small change for the everyday needs of the community.

The business of the administration was carried on in the first instance mainly in Egyptian pounds and later in East African shillings. For the payment of taxes and certain other purposes, legal tender lire, mostly in the form of notes, were accepted if tendered. These small notes were then paid into the Bank by the administration and it was not uncommon for the finance officers to lodge a cubic yard or more at one time. For some time our branch received from the administration about one million lire per day, so that each day's lodgments would probably involve the counting of from 50,000 to 100,000 notes or more. Often the branch was days behind in the checking of these parcels; the housing of them was in itself a great problem and we had to acquire safes wherever they could be obtained. At one time the branch had about 12 safes crammed mostly with lira currency and the maximum held must have reached about 100 million lire.

For a time the branch also kept accounts in legal tender lire for other customers and this facility added still further to the turnover in that currency. Gradually, the lira circulation was reduced to a mere fraction of its original level, but during the first 18 months the cash turnover of the branch in Italian lire, mainly for the administration and mostly in the smaller notes, was 240 millions. The constant accumulation and sterilisation of lira notes by the authorities led to a famine in small change, one immediate result of which was that the transport services and others began to issue paper "change currency" themselves—a practice which naturally had to be restricted.

Much of the money put into circulation by the administration in the early days of the occupation was believed to be either hoarded or "exported" by smugglers to the Sudan or the Arabian coast. Maria Theresa dollars and rupees, though legal tender, were not much in evidence except at the sea coast, so that as regards the former, we were spared some of the problems which faced us in Addis Ababa in connection with that currency.

In January, 1942, the authorities decided that British East African currency was to become the standard legal tender currency of the country in the future and a currency reserve was established by the O.E.T.A. which enabled Asmara branch to reduce its bulky cash holdings. In May, 1942, as the administration had become anxious to do everything possible to reduce the volume of East African currency

in circulation, the Italian banks, subject to redepositing 85 per cent. with our branch in current account, were authorised to open accounts in East African currency. This move was designed to popularise the new currency with the Italian community, as well as to reduce hoarding.

At no time did our Bank agree, nor were the Italian banks allowed, to exchange lire for East African currency or *vice versa*, and although payments in lire in legal tender form by the public to the authorities were made at the official rate, outside dealings in Italian currency took place at rates which varied from time to time according to the fluctuating views which were taken as to Italian military prospects or to meet special demands by Italians about to be repatriated. In March, 1943, the unofficial rate was as low as 310 to the £, while by the end of the year, a few months after the fall of the Fascists in Italy, the quotation had risen to about 700/800.

Meanwhile, in the western hemisphere, events of great importance had taken place. It will be remembered that in the autumn of 1940, the British Government had leased to the U.S. Government for a period of 99 years certain land for the construction of military and naval bases. The points concerned were mainly in the West Indies, and included Antigua, British Guiana, Jamaica, St. Lucia and Trinidad, in all of which places we had branches. In return, Britain obtained from the U.S. fifty destroyers which were survivors from the previous world war. Negotiations between the two Governments had been going on for some time and when the work on the bases had once begun, it developed rapidly and soon affected the whole economy of the islands. Dudley, our local director in New York, had been in contact with the authorities in Washington and was able to explain to them the banking position in the islands and to give them assistance at a time when they were considering the financial arrangements that they would require.

The impact of the heavy American expenditure, falling upon the comparatively small and insulated economy of the West Indian islands, was so great that it soon distorted their economic structure. The work on the bases had to be done quickly and high wages were paid which soon had their effect on other industries. As the labour employed was almost entirely local, the wages which had to be paid on the plantations began to rise, labour became in short supply and an inflationary trend asserted itself. These factors had an important influence on the currency situation. There was a greatly increased demand for currency media and in some areas a serious danger arose that supplies might not be equal to the occasion.

In terms of our Charter the Bank has rights of note issue in the West Indies

and British Guiana, the statutory limit of which at that time was £750,000. Fortunately, we had sent out and distributed to the principal centres two to three years' normal supply in 1940-41 in anticipation of increased currency needs and in order that we should have reserves available there in case transport arrangements later for the despatch of replenishments became difficult or impossible. We had also increased our reserves of silver coin.

At various times, shortly before and during the war, the currency position was discussed with the authorities, who, as and when needs arose, readily agreed to increase the limit of our circulation, with the consequence that the maximum authorised limit was gradually raised to £1,750,000. The higher limits were used almost to the full and in certain areas they were of great help in tiding over some very difficult periods. It was not until 1944 that our circulation again decreased substantially, being replaced largely by local government notes.

In the middle of 1941, base construction work in Jamaica began and the banking business of the U.S. contractors was conducted by our Kingston branch. This entailed much work in making up pay envelopes for their employees. The contractors advised the Bank of the total of the pay bill and supplied envelopes with the amounts of each individual's pay stated thereon; the envelopes and the cash were balanced before the envelopes were sealed by the branch. To comply with American law, the envelopes were thereafter handed out in the presence of two inspectors on the base, one a U.S. officer and the other an inspector on the staff of the contractors. The contractors' pay roll necessitated the putting up of many thousands of envelopes at a time—another instance where normal banking practices were varied to meet wartime needs.

Important as the agreement for American bases was, a piece of legislation of far greater help to the Allied cause was the U.S. Lease-Lend Act of March, 1941. The valuable arrangements made between ourselves and the U.S. following that Act greatly facilitated purchases in America.

Immediately after the outbreak of war, under a strong desire for isolationism and yet with pro-Allied sympathies, Congress had passed in November, 1939, the Neutrality Act, the ostensible reason for which was to keep the war as far as possible from the shores of the U.S.A. and to keep American citizens and ships out of certain prescribed conflict areas. Amongst other things it meant that our overseas branches, when establishing credits in New York on behalf of any department of a belligerent government or in respect of any shipment of munitions of war to a belligerent government, had to provide full cash cover for these operations.

The application of the Act was extremely rigid. For example, in one of the West Indian islands, a public utility corporation in which the local government had an interest, wished to open credits in New York and was required to put up full cash cover, so as to avoid breaking that part of the regulations which forbade the lending of money to the United Kingdom Government or any agency thereof. Later, a less onerous interpretation fortunately came to be applied.

The number of credits opened through our New York agency naturally increased rapidly as British industry became more and more geared to a strict war economy and importers in our overseas territories were compelled to turn more and more towards the U.S.A. and to Canada for supplies. In many cases, too, American suppliers who had previously been willing to accept open orders and to negotiate their bills through the banks at the time the goods were shipped, now began increasingly to insist on confirmed credits in cover of all orders placed with them. The average number of credits opened monthly at our New York agency by our own branches was, for these reasons, by December, 1940, more than double, and by the following year treble, the pre-war level. These statistics give no more than a faint indication of the increase in the real work involved in this business. Much work was also involved when the U.S. Treasury called for a return in respect of foreign interests in cash, securities and other property held in the United States. Practically every account, bill transaction and security dossier in the agency had a foreign interest attached to it, and the preparation of the return (which covered four sides of foolscap paper for each customer and had to be rendered in quadruplicate) occupied a large part of the staff, working long hours, for more than three months.

The trading with the enemy legislation and the exchange control requirements operating in the sterling area also had to be kept in mind by the agency. As a British bank operating in what was for a time neutral territory and endeavouring to adhere to the letter and spirit of the various regulations in force, we were faced with a variety of problems, for several of which there was no precedent.

Before long refugees from Europe, and also from Great Britain, began to reach New York and they presented still further problems. Many of them arrived without having made proper financial arrangements, hoping, apparently, that once they were in the western hemisphere they could by some magical means obtain funds which had been blocked in their respective countries. It was remarkable also how many persons and corporations established in the United States were under the impression that, as an agency of a British bank, we were in some

privileged position *vis-à-vis* American law. On the contrary, the need for a British bank in a foreign country to be meticulous in its observance of the laws of the country whose hospitality it enjoys hardly needs to be emphasised.

The complexity of the different laws and regulations which had to be complied with can be illustrated by the admittedly unusual example of one bill, which was accompanied by no less than 13½ lbs. weight of invoices and other documents.

Much strain was also placed on the agency staff by the sudden requirements of one government or another. For instance, the British Government made regulations in August, 1940, prohibiting the importation into the United Kingdom of British bank notes from the United States unless despatched by banks in covers postmarked not later than 27th August. Notice of this regulation reached the agency on the 21st August. After consultation with London, it was decided that the agency should afford its service to those who desired to repatriate British bank notes, and within the few business days prior to 27th August, the agency handled £129,472 10s. in notes, mostly of the smaller denominations. For greater security, the notes were cut in half and the two halves were sent by separate mails, but all the notes had to be sorted and listed in triplicate, showing place and date of issue, amount and distinctive number of each note. The lists had to be carefully checked and the parcels of notes were finally handed in at the Post Office at 10.30 p.m. on August 27th. Both halves of all the notes ultimately reached London safely.

When Italy entered the war, the return of American and other ships which had been loaded with goods for the Middle East became necessary as the Mediterranean itself became a combat zone. As these cargoes included goods financed under credits confirmed by New York agency, the ultimate disposal of some 30 or 40 shipments involved us in many new problems and in much prolonged negotiation with our overseas branches and other interested parties.

In spite of the difficulties created by some of this legislation, we nevertheless found that the American Government departments, as well as the American banks, showed a sincere desire to be helpful, even when things were at their lowest ebb. As an instance of the courtesy we received, it is interesting to record that at a later stage in the war, when the exchange of American and Japanese civilian prisoners was being negotiated, we were asked by the State Department to make special financial arrangements at Port Elizabeth for the American ship carrying the prisoners. These arrangements were duly carried out and after the ship had returned to the U.S.A. the State Department's representative took the trouble to call on our New York agency and express his appreciation of the way in which

the whole matter had been handled by the Bank. He also referred to the great hospitality that was shown to the American passengers by the mayor and citizens of Port Elizabeth during the short time the ship was in port.

The operation of the U.S. Lease-Lend law, passed in March, 1941, as it began to take effect, brought a marked diminution in some of the earlier difficulties, and this tendency became more evident as the year advanced.

The Act was hailed with great relief throughout the Empire as it solved the problems arising from our shortage of dollars. The direct effect upon the Bank's business was seen in a reduction of the ordinary commercial credits and bill business which passed through the agency, owing to the fact that many classes of goods, ranging from foodstuffs to heavy machinery and equipment which previously had to be bought and paid for through banking channels, came within the scope of the new agreement.

The Bank's annual balance sheet for the year ended 30th September, 1941, showed evidence of the continued expansion referred to in this chapter. Even the relatively small items of acceptances, which included confirmed credits, had risen by nearly £3,000,000, or some 40 per cent. over the figure for the previous year, while at approximately £157,000,000 deposits had increased by over £30,000,000. As the total of advances remained at about the same level and the moderate increase in investments during the year was mostly represented by short-dated British Government securities, the margin of liquidity had again increased. Profits were slightly lower, but while maintaining the same rate of dividend, there remained a balance large enough to enable us to transfer £200,000 to the reserve fund. A further sum of £300,000 representing a portion of the amounts appropriated in previous years to contingency account was released and also added to the reserve fund, bringing the latter up to a figure of £2,600,000. Opportunity was taken at the annual general meeting held on the 22nd December, 1941, to pass the necessary resolution for conversion of shares into stock. This effected a useful saving of work.

Sir John Caulcutt, in his address to the shareholders, said that although the year had been one of many anxieties, there had been some progress and he felt there were grounds for viewing the future with confidence. Almost exactly a fortnight earlier, Japanese aircraft following the tactics so successfully demonstrated by our own Fleet Air Arm at Taranto, but with the notable omission of any prior declaration of war, delivered a devastating attack on the U.S. base at Pearl Harbour. In that hour they rang up the curtain on a new war and changed the face of the old one, till both were merged in one gigantic world-wide struggle.

CHAPTER VII

PEARL HARBOUR AND AFTER

IN a few hours on December 7th, 1941, the whole pattern of the war had been changed. Pearl Harbour had ushered in a new phase which future generations may indeed come to look upon as something of more profound significance for human history than a mere shifting of the balances in the world war.

For Britain, its immediate significance was threefold; the U.S.A. was now irrevocably brought into the war as an ally; the Japanese became our undisguised enemies and lastly, the importance of maintaining our hold on the Middle East was still further increased.

While the Japanese had made immense preparations for war, the U.S.A. was still largely unprepared, so that while few doubted that the ultimate advantage lay with us, the trend of events for the short run was heavily adverse.

The Far Eastern territories were soon overrun. Within a few months we lost Malaya, the Dutch East Indies, the Philippines and Burma. Our new adversary worked with a rapidity and cunning which gave the impression that he had little, if anything, to learn from the Nazis themselves.

When these blows were struck the Germans in Russia were still close to Moscow. Although their first onslaught had failed, their campaigns of 1942 were to carry them as far as the Caucasus, while the Afrika Korps simultaneously broke into Egypt. If either of those thrusts in Russia or in Africa could have broken our hold on the Middle East, there might have been a chance for the Germans to join forces with the Japanese, or, at least, for the two Powers to supply each other with substantial quantities of those things which each most needed.

The question of the hour seemed to be whether Japan would have time to consolidate her gains and renew her attacks while Britain and Russia were heavily engaged on other fronts and before the U.S.A. could train and bring into play her great potential strength.

The reluctance of the U.S.A. to enter the war at an earlier stage had not prevented her from making dispositions of great value to the Allies, as a result of which our ability to obtain supplies and to bring to their destinations such of them as could be shipped was greatly improved. The flow had already reached an important scale and in many ways there was evidence of American good will towards the Allies.

The early months of 1942 brought a sustained and concentrated attack on shipping off the American seaboard and in the Caribbean, causing the already chronic shortage of shipping space and the irregularity of sailings to assume even more serious dimensions. This was the first and most immediate influence which the American entry into the war had on the business of our New York agency. Goods rapidly accumulated at the ports awaiting shipment and, when cargo space became available, our office was inundated with customers' bills for collection and negotiation. This "telescoping" of the drawings caused heavy liabilities to pile up in the case of some of the principal firms concerned, so that the facilities which we had formerly granted to them for this purpose began to prove inadequate. In dealing with these customers, therefore, we found it necessary to make special allowance for the exceptional circumstances of the time. In the case of shipments to South Africa, for instance, some elasticity was needed. The restrictions imposed by war conditions on shipments from London had meant that South Africa had to import from the U.S.A. and from any other country which was in a position to supply, a great proportion of the consumers' goods which she needed. These were, for the most part, handled through the usual commercial channels, the imports naturally being subject to the granting of a licence. Similar conditions applied in other territories. Owing to the great delay involved in getting "on board" bills of lading, a strong demand arose for negotiation of bills against goods in store awaiting shipment, a type of finance about which past experience has nothing very encouraging to say. In many cases, the store was the manufacturer's own inland warehouse and, in view of the uncertainty as to sailings and the lack of information, coupled with the congestion which frequently prevailed at the ports, the date of shipment was impossible to estimate with any accuracy.

The increased shipping casualty rate in the Atlantic and Caribbean soon began to have a serious effect throughout the West Indies. The severe U-boat attack on shipping not only interfered with the export of important supplies from those islands, but also deprived the West Indies of large quantities of certain foodstuffs and other goods destined for them, with the consequence that acute shortages were felt. The available shipping had already been reduced to below half its former figure, and the heavy toll of the submarine onslaught and the reduced supplies were very disturbing. The U-boats adopted bold tactics and even sank shipping in harbour.

Fortunately, the West Indies had paid special attention to the exhortations

throughout the war to grow more foodstuffs for local consumption and this advice not only led to greater diversification in the activities of the islands, but the results also helped considerably to diminish the effects of the U-boat campaign. Although, apart from submarine attacks, the West Indies were not in an active theatre of the war, they played their part in the struggle. Besides providing most valuable materials, the supplies of which were increased to meet the special needs of the war, they contributed large sums by way of gifts and loans for the common cause. In addition to the enlistments in naval, merchant shipping and military services and the labour contingents sent to various British and American organisations, about 8,000 men and women joined the Royal Air Force.

We were not only bankers to the West Indian Governments, either solely or with others, but also transacted a very large proportion of the military, naval and air force business of the territories. Moreover, we handled a large part of the banking business of the producers, merchants and traders, one of the principal parts of our business being the financing of the production and marketing of the sugar and other crops. In consequence, a great deal of work fell on us in connection with the banking side of the bulk purchases, both inward and outward, which took place in the West Indies.

The immediate consequences of Pearl Harbour were now becoming plainly visible, for not only had many sources of supply been cut off, but the increased strain on transport had reduced the flow of goods even from those territories that were still open to us. These two factors between them effected something like a revolution in the economic scene, for each territory was now obliged to produce as much as possible of its requirements on the spot. For a time this concept of economic self sufficiency against which England had fought so strenuously in former days became, by one of the strange ironies of war, something which she was forced to aim at as a temporary goal. This aspect of affairs was of the highest significance for the Bank, for now that the Far East had been overrun, practically the whole of the remainder of the colonial empire, with the exception of Ceylon and a few other isolated territories, consisted of areas in which our branches were established.

To discuss in detail the means taken to redress the economic balance sheet and the attempts to compensate for the losses of some areas by increasing the productivity of others would be beyond the scope of this book. When the economic history of the colonial empire comes to be written, this period of exceptional strain will repay careful study. In the meantime, it may perhaps be worth while to give some examples here to illustrate the kind of thing that took place.

There was, for instance, the loss of the tin production of Malaya. On the other hand, Nigeria was a producer of tin and the mining concerns there were urged to increase their production to the utmost. Similarly, in the case of rubber, all supplies from Malaya and the Dutch East Indies were lost, so that it became essential to expand production elsewhere; special steps were taken in Ceylon, Tanganyika, Uganda and West Africa. Sisal supplies were seriously affected by the loss of the Dutch East Indian and Philippine sources of supply and producers in East Africa were requested to increase their output as rapidly as possible. Following the loss of Far Eastern sources of Empire supplies of rice and other foodstuffs as well as raw materials, the other colonial territories were called upon to grow more food and to produce more raw materials both for their own needs and for the war effort. The West Indian islands and British Guiana substantially increased their output of sugar; the production of tea and rice was further stimulated in Tanganyika. In pursuance of the war policy, British Guiana expanded her production of bauxite and rice, manganese and bauxite also were produced in larger quantities in the Gold Coast and there was an increase in the output of petroleum in Trinidad. In Kenya, pyrethrum became a priority export and production greatly increased.

The foregoing examples are by no means exhaustive, but they illustrate the general policy at work which was emphasised after Japan entered the war.

The Bank's first direct contact with the U.S. Government during the war had been in Washington in the autumn of 1940, when the question of banking arrangements in the West Indies had been raised in connection with the special requirements resulting from the work on the island bases for which leases were being granted. Now that the U.S. had become directly involved in the war as an active belligerent, our contacts began to increase at a great rate. The appearance of American equipment in the war zones was accompanied by technicians who made their contribution to the great work of organisation of transport and supply, helping to prepare the way for the time when the large numbers of troops which were then being trained could be sent overseas.

It was, no doubt, largely on account of geographical considerations that we were appointed their bankers throughout a large part of Africa by the U.S. Treasury on the 26th January, 1942. We were honoured by this appointment and by the close relationships which we were able to maintain in so many of our territories with American representatives. It was a fitting counterpart to the very close and friendly association which Barclays Bank Limited had established with the American

forces in the United Kingdom. Many American troops, having had dealings with Barclays Bank Limited while passing through this country, would light upon a familiar name when conducting their banking operations in the Middle East.

One of the results which flowed from this appointment was that we were called upon at times to deal with very large sums of American money, much of which was in the form of U.S. dollar notes of small denominations. The volume of this work soon became apparent when cables from overseas control centres began to come in enquiring for quotations for insurance to cover the shipment of dollar notes back to the U.S. either by sea or by air and sea routes. This was at a time when the casualty rate was particularly high as a result of both sea and air attacks on our convoys. Insurance rates had consequently reached their peak figure for cover of the kind we needed. This charge when reflected in terms of the exchange rate was alarming, particularly when interest was added for the time in transit. We reckoned that in some cases our branches when buying dollar notes would have to quote a discount of anything between 5 and 10 per cent. in order to cover this insurance charge alone. It seemed to us that it might be slightly discouraging to an American citizen to find that his dollars were apparently held in such little esteem in his new and possibly not too congenial surroundings, that he had to dispose of them at a discount amounting in some cases to as much as 2s. or more in the £. Moreover, we could not entirely overlook the possibility that the unfavourable impression likely to be created might reflect upon ourselves. We were fully alive to that peculiar streak in the psychology of human-kind which renders it so sensitive to questions of exchange rates that people who normally display the most phlegmatic temperament and can be relied upon to face adversity, financial or otherwise, with equanimity, have become transported with indignation at the mere suggestion that they may not have secured the finest quotation for quite a trivial exchange transaction.

We lost no time, therefore, in explaining our position to the exchange control authorities in the hope that it might become possible to arrive at a mutually satisfactory arrangement with the U.S. authorities under which we could hold these notes for official account. Whether or not our representations in this matter had any influence, the prompt and satisfactory official decision which followed was most gratifying.

Arrangements were quickly made which provided for the encashment of U.S. dollar notes for U.S. officials and service personnel by all banks in the U.K.

at the official T.T. rate of 4.03½. All such notes were taken over by the authorities at this rate. The encashing banks delivered the notes to the London offices of certain specified U.S. banks for official account and received a small commission charge from the Bank of England for their services.

A similar principle was applied in other territories. For example, in East Africa dollar cheques drawn by the United States Treasury and dollar notes were remitted by all the East African banks to our Nairobi branch, where they were paid in East African currency at a special rate. Our branch delivered the notes and cheques to the local American consul, who cabled to the United States Treasury in Washington to credit the relative dollar sum to our New York office. In this way United States personnel were able to obtain the benefit of the telegraphic buying rate instead of the much heavier sight rate and the insurance charge was eliminated.

We operated under similar forms of arrangement in many overseas territories for various note issues of countries within the British Empire, a common procedure being for the notes to be retained by our negotiating branches for account of the appropriate authority, who would then provide reimbursement. By this means, Service personnel were saved an immense amount of trouble and expense and spared much annoyance.

At the end of 1941 we had learned from confidential sources some details of the American plan for establishing repair depots and an arsenal at Eritrea. Although this was an inter-Allied project, the Americans were to play the major role and a few thousand American personnel were expected to arrive in the early months of 1942. It was the intention to import aircraft through Massawa, where they would be partially assembled before being finished off at the aircraft factories at Gura and Mai Edaga, the latter being formerly the well-known Caproni aircraft works. Another activity was to be the servicing and overhauling of aircraft flown from the United States *en route* to the Far East. Gura itself is some 25 to 30 miles south of Asmara, with Mai Edaga two or three miles beyond it. The naval repair depot was at Massawa and the Americans were to be responsible for the operation of the port there also.

At Asmara, in order to make use of the numerous workshops and engineering establishments set up by the Italians in the district, an extensive ordnance project was planned, but its development depended largely upon an expert assessment of the facilities available, including local labour. The primary objects of this Asmara arsenal were to cater for the servicing of all motor transport in Eritrea and the

Sudan and also to recondition engines and motor transport which might come down from the Middle Eastern theatres of war, as well as to undertake ordnance manufacturing work. In view of the military position in the Middle East at that time, this was considered a matter of the first importance.

The executives of the U.S. fighting services and representatives of the Douglas Aircraft Company and of the contracting firm of Johnson Drake & Piper arrived in Asmara in January and called on us to discuss their important banking requirements. This was the first project of its kind to be attempted by the Americans on the African continent. When it is remembered that the Pearl Harbour attack was delivered on December 7th and that this advance party arrived at Asmara on January 25th, it will be seen that not much time was wasted. A. C. Barnes and B. F. Macdona happened to be on a visit to Asmara at the time and through this fortunate coincidence they were able to relieve the branch manager from sustaining single-handed the full impact of some of the "big money" programmes in which millions of dollars seemed to be mentioned as frequently as if they were little more than East African shillings. While our relations ran smoothly from the start, there were moments when the irresistible tendency of each and every American (and they were soon arriving in batches of hundreds) to make personal acquaintance with the branch manager caused some embarrassment, on account of our skeleton staff and the large volume of business. Most of the constructional workers came from comparatively small inland towns in the U.S. where the officers of the local banks were known to their clients by their Christian names and would be accustomed to sit at their desks in the open office, conducting business in full view of the public.

The following extract is taken from Macdona's diary:—

"During the morning we had a visit from the first 'advance party' of Americans who had arrived the evening before. They were typical go-getting, competent senior operatives of the constructional company, which will erect the townships and other building works that will house the main body of operatives. One great burly fellow was wearing a white 'sou'wester' type of hat and was a joy to behold. They were all as keen as mustard and very pleasant. We started off well enough in our relationships by giving them an exchange rate in piastres which was two and a half times better than they had been offered at the hotel. They had enquired the dollar rate in piastres and had been told '9 piastres per dollar.' They had thought this strange and had then asked how many dollars went to the pound. The hotel clerk had told them 'eleven' and our friends had not been long in working out that they

were being offered about 1s. 10d. a dollar! Of course, the hotel clerk was talking about Maria Theresa dollars—not American dollars—but our friends did not know this and when they asked us our rate and we quoted a rate based on the American dollar, one exclaimed: ‘Say, boy, that’s bully, I’ll take it. I didn’t know whether that darned hotel clerk was crackers or whether I was, but I guess it was him.’

“We asked them when they had left the States and they said the previous Sunday. ‘Seven days from Washington, D.C. to Asmara, Eritrea!’ They had been packed into a bomber and the first day had flown to Miami; the second day to Port of Spain, Trinidad; the third day to Natal on the Brazilian coast; the fourth a long hop across the Atlantic to Accra; the fifth a day of rest, and the sixth day across Africa to Khartoum. The last day was a mere ‘flip’ from Khartoum to Asmara. It was pretty good hustling, but must have been very uncomfortable travel.”

These men were blazing a trail which many others followed in succeeding months. Their route, which took advantage of the narrow crossing of the Atlantic between East Brazil and West Africa, was one which must have made the sight of our signboard a familiar one to many of these pioneers. Out of the five stops made after leaving the U.S., four were in British or British occupied territory, at all of which we operated branches.

As Gura and Mai Edaga airfields had suffered severely from the attentions of the R.A.F., there was much rebuilding and repair work to be done there. The American constructional operatives were called upon to work at full pressure round the clock in order to complete their programme with the utmost urgency. They were consequently unable to build for us the banking premises as intended and our branch officials who conducted the agency at Gura, which was opened on the 3rd April, 1942, were accommodated with a long trestle table, around which dozens of Americans would gather in a voluble crowd. This was, no doubt, in some ways more reminiscent of American banking in certain of their home towns than of normal British banking. At any rate, the old phrase of “the manager’s sanctum” soon began to lose all meaning for us.

We operated our Gura agency late in the evening in order to conform to the wishes of the American personnel and to arrange things so that their men did not have to interrupt their high-g geared work schedule to settle their banking requirements. For the protection of our cash and harassed officials, a hard-bitten American policeman, nursing a Thompson machine-gun, always sat at one end of the table.

Most of our American clientele had never previously handled any but their own U.S. currency and were not impressed with the East African currency circulating in Eritrea. For the most part, too, they were not conversant with foreign exchange transactions and their oft-repeated enquiry "Can you tell me how much that means in *real* money?" was quite understandable. It was amusing too to find that, in spite of the fact that many of them conducted their banking arrangements at home with small institutions little known outside their local banking circles, several of the more cautious hesitated to deposit their money with what to them was such a little known bank as ours. On one occasion, at Gura, an American operative having cashed his fortnightly pay-cheque for something over £40, catechised our cashier searchingly as to the history and financial status of our bank; how long had it been established; how many times had it failed; how much was it worth? So when eventually our cashier had been able to give him some reassuring details and had converted the assets of the Barclay Group into terms of "real money," the American walked thoughtfully away and was seen discussing the matter with some of his fellow workers. A few minutes later, but still by no means in an optimistic frame of mind, he returned to open an account with £1.

When the bulk of the American personnel had arrived, all Eritrea was agog with stories of the comprehensive character of the home comforts administered in their base at Gura. Their commissariat had indeed overlooked very little, having brought over, amongst other things, a complete barber's shop and an ice cream parlour. Another attachment to their depot which was commented on with equal interest, but with a shade more reserve, was the "mortician." His was one of the few cases on the project where it can truthfully be said that lugubrious idleness was encouraged. Lest it should be thought that this apparent extravagance was typical, it is only fair to point out that the planning of all these operations was undertaken under a Lease Lend arrangement which was made prior to the entry of the U.S. into the war, much stricter economy being exercised on wartime service schedules.

The psychology of wartime spending is a subject in itself. The level of pay of the United States personnel in Eritrea was high when compared with the rates ruling for corresponding posts in the organisations of the other Allies, and no doubt some of the American troops and workers, hoping perhaps to counteract feelings of homesickness, may have thought that relief could best be obtained by spending locally, within such limits as regulations imposed, as much of their pay as possible.

That this tendency was, nevertheless, kept well in check is indicated by the large numbers of American personnel who took the wise course of remitting to the United States through our branches in Eritrea at least some portion of their free funds either for the benefit of their families or relatives or, perhaps, to build up reserves in anticipation of their return home. More romantic was the introduction of a scheme to enable American troops to have flowers and candy delivered to their friends in any part of the United States. Under this scheme, in which our branches in Eritrea and also in Egypt took part, a composite payment, which included the cost of the flowers or candy and the cable and exchange charges, was made by the donor to the Bank and the gift would be delivered in the United States a few days later—pleasant little excursions from our usual prosaic ways.

It had been decided in January, 1942, that we should make the utmost efforts to open a branch of the Bank in Massawa at the earliest possible moment, as this facility was becoming increasingly needed by the British and American authorities alike. N. B. Palmer came up from Mombasa to open the branch. We were indeed lucky to be able to select from our staff a manager whose hobby was to study weather and who rejoiced in climatic records. The main pre-occupation of any European stationed in Massawa is the weather, for the climate in the summer months is one of the worst in the world and holds many records among places at which exceptional temperature and humidity conditions are known to have been maintained over a period. Its annual *mean* temperature is said to have few, if any, equals, being about 90° Fahrenheit as against a mean temperature of 47° in England. At Massawa, Palmer was able to do valuable work, not only for the Bank, but also for the authorities, as he was appointed meteorologist for the district.

After one or two visits to the port by the Asmara manager, it was decided to take over the Banco di Roma premises there which had been released to us for the purpose by the Americans. These were below the normal standards of our premises requirements, but as all the better buildings had already been taken by the British and American services and they had the advantage of being on the quayside, we felt this plan was the best that could be arranged. Our efforts to improve the appearance of the place by painting and distempering were marred at the last moment by a heavy storm which flooded the banking hall with several inches of mud.

The branch was opened on the 20th April, 1942. In August the agency at the Abdel Kader naval base was opened in order to assist the British and

American personnel on pay roll days; working hours were from 7 to 9.30 p.m. and business was conducted in a recreation room or canteen.

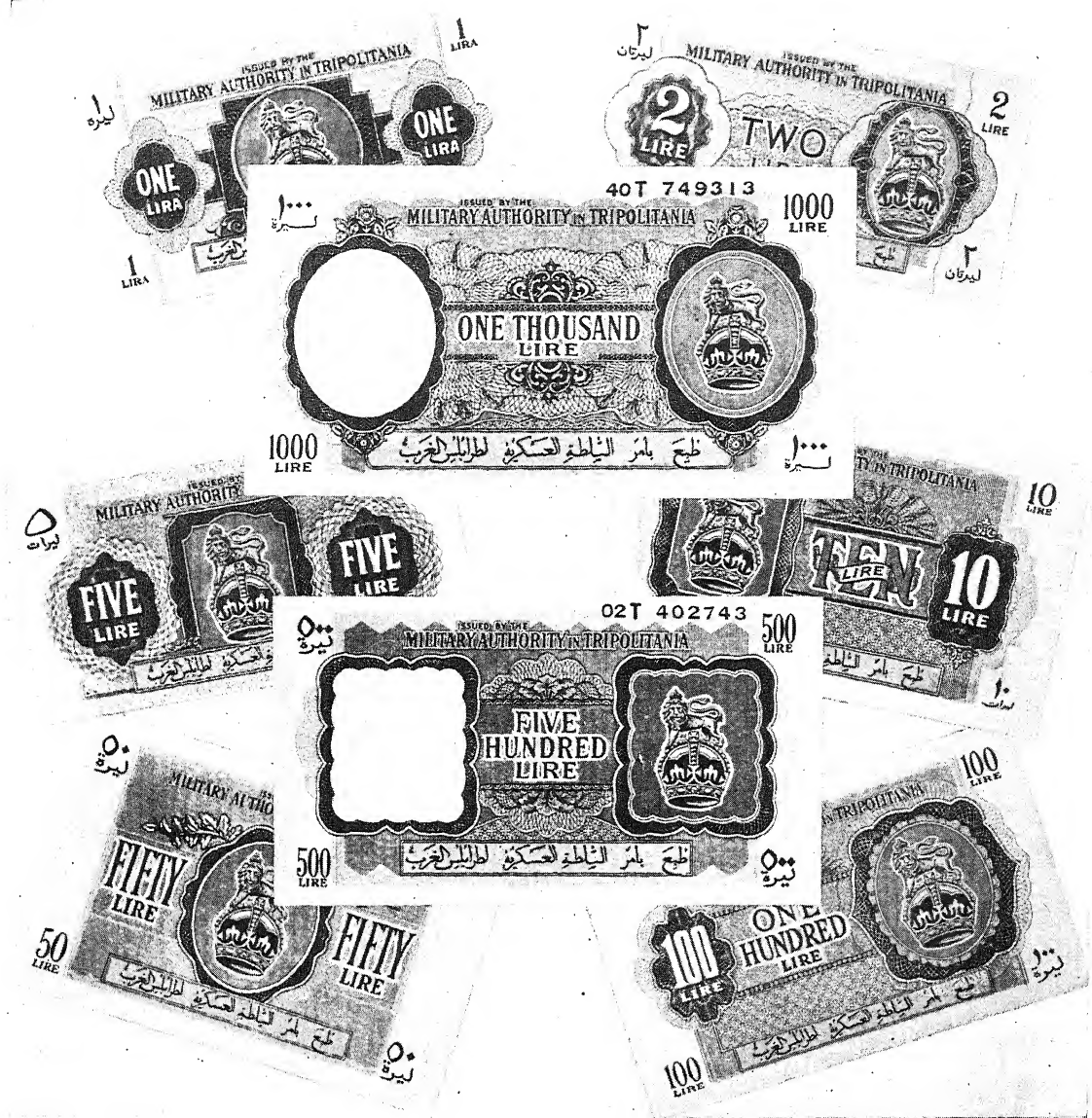
The new branch went through a strenuous period for its first year of life when the American project inland and shipping activity in the new port were at their height. Clients ranged from American constructional workers to Yemenese dhow masters, whose skirts and baggy under-breeches usually carried surprising rolls of bank-notes. Occasional Chinese firemen, who spoke no known language except presumably their own, were added to the normal clientele of Italians, Eritreans, Greeks, Arabs and Indians, thus forming a colourful background to the British naval and army officers and administration officials who made use of our services. A lively but not always soothing background was provided by the activities on the quays just outside the Bank doors of ships' winches, shunting engines and diesel lorries; these lorries by way of accompaniment to the staccato rattle of their exhaust, used to pour into the Bank clouds of thick oily fumes which at times brought both staff and clients almost to the point of asphyxiation.

The construction of housing accommodation for the American operatives and technicians in Eritrea was a big problem in itself. Owing to the bad climatic conditions at Massawa, for instance, it was proposed to build a residential village at Ghinda, some 45 miles inland on the Asmara road, at an altitude of around 3,000 feet. The suggestion was to provide housing there for some 2,500 men who were to be transported daily to Massawa where a large part of them were employed at the naval repair depot. On 2nd July we opened a cashing agency at Ghinda in the offices of Johnson, Drake and Piper, the contractors, to assist the Americans engaged on the constructional work there. The idea that all the employees at the port of Massawa should be moved each night to sleep away from the bad climatic conditions at the coast eventually proved impracticable. Accommodation was finally constructed for some 1,000 to 1,500 people as a rest camp for those in need of a change.

It had been the practice during the Italian regime for European personnel to be sent up country from Massawa at frequent intervals for a few days' recuperative leave. We found that while our own branch officials could remain constantly at Massawa from December to March without relief, it was essential to provide a regular change during the remaining months of the year. It was accordingly arranged for the manager and accountant to avail themselves in turn of approximately one week's change after each three weeks in Massawa during the hot season, one of the officials at Asmara branch exchanging duties periodically



THE "FOUR FREEDOMS" LIRE



MILITARY AUTHORITY LIRE

with one at Massawa for this purpose. Periodical relief was also arranged for the others. The principle of the payment of a special Massawa allowance which had also become an established custom, was continued by the Bank as well as by the O.E.T.A. authorities and the commercial houses.

Soon after the great victories in North Africa at the end of 1942 and the beginning of 1943, American activities in Eritrea rapidly diminished and our various agencies were closed, but the branches at Asmara and Massawa continued to cater for the official and commercial business of the territory.

East Africa in the meantime had not only become a vast base for the Middle and Far Eastern campaigns, but was also busily engaged, in common with other Empire territories, in increasing the production of various foodstuffs, raw materials and some manufactures in pursuit of the policy of self-sufficiency and for the needs of the war. Much of the production was absorbed in providing local supplies to the Forces.

The United Kingdom Commercial Corporation was established in East Africa early in 1942, and by the following year was handling on behalf of the British Government much of the exports of the territories. By the end of that year there was little production which was not sold either to the East African or to the Imperial governments. Cotton, sisal, cereals, flax, pyrethrum, tea, coffee, hides, livestock, copra, oil seeds, rice, gold, mica, and tin were either purchased outright by the local or home governments or were handled by them.

Under the influence of war expenditure, including the pay not only of the thousands of East African troops, but also of those from South and West Africa, the Rhodesias, Nyasaland, the United Kingdom and elsewhere, as well as the local outlay arising from housing them and providing food and other supplies, there was marked economic expansion, expressing itself in substantial increases in the note circulation, in banking deposits and in prices. Taxation was substantially increased, war loans were issued and measures of price control were introduced. In the Bank, the loss of men to join the Forces and the inability to recruit experienced clerks to take their place meant that the burden of the increased work fell upon a staff which gradually came to include an unduly high proportion of untrained juniors.

The West African territories were left in relative peace to pursue their particular contribution to the war effort. This consisted, in part, of supplying large numbers of men for the fighting and auxiliary forces in which, in a number of areas, they served with notable distinction. The West African colonies also supplied quantities

of foodstuffs, together with tin, copra, timber, etc., and served as an important highway of communication for the air forces.

In June, 1942, Lord Swinton was appointed by the British Government to be Resident Minister in British West Africa with Cabinet rank in order to ensure effective co-operation in the war effort between the several governments of that territory and the fighting and other services. He established his headquarters at Accra, and L. M. Herapath, one of our retired officials, who had previously been a senior manager on the West Coast, was appointed as one of his advisers.

With the arrival of British and, later on, American forces in West Africa the work of the branches greatly expanded. Our position as official bankers to such a large proportion of the Forces caused an enormous increase in our turnover and it is interesting to note, for instance, that in West Africa the turnover of the command cashier and other official accounts of the British forces from 1940 to September, 1946, amounted to over £50,000,000.

Meanwhile the weight of the South African contribution to the war effort came to be increasingly felt. A remarkable feature was the rapidity with which the problems were tackled and the Union armies equipped. In the early stages of the war with Italy, time was all-important and the ability of South Africa to move men and materials promptly to the vital points was of inestimable value. To take as one example, over 30,000 vehicles of different kinds, whose specially designed bodies had been built in the Union on the imported chassis parts, were in service on the border of Italian Somaliland as early as January, 1941, for the campaign which led to the victories in Somalia and Ethiopia. In these victories, South African forces played a prominent part both on land and in the air and they gained fresh laurels in the heavy fighting which followed in the Western Desert and later in Italy. At one time in the Mediterranean there were over 100,000 South African men and women serving in one way or another in the Forces; there was scarcely a theatre of war in which South Africa was not represented.

In addition to help of this kind, there were the services rendered at the ports. By the end of the fourth year of the war, when the great African campaigns were over, Union ports had serviced over 6,500 ships which had arrived in need of repairs and had handled nearly 40,000 ships of a gross tonnage of 160 million. A terrific strain had been thrown upon the harbour installations in handling over 40,000,000 tons of goods; furthermore, the convoys brought something like 2,000,000 men to South African harbours, escorted by the Navy without the loss of a single transport.

These events naturally had a profound influence upon South African economy and upon the general banking and financial situation. The turnover of the account of the imperial army paymaster at our Natal Bank, Durban, and Cape Town branches amounted to no less than £37,000,000. There were also substantial turnovers on the accounts of the R.A.F., including the Empire air training scheme in connection with which many accounts were conducted at our branches in the Union and Rhodesia. As in other countries, prices and wages increased, heavy war expenditure was incurred, and government borrowing became necessary. The whole position was, however, well controlled and the degree of inflation kept within much more modest limits than in most belligerent countries. On the economic and financial side South Africa is therefore well placed for dealing with her post-war problems. The Bank's deposits in the Union at the end of September, 1945, amounted to £141,191,442, compared with £46,031,061 on the 30th September, 1939, while advances stood at £18,481,071 and £20,756,144 respectively.

The tendencies which characterised banking in Great Britain during the war, though differing in degree, were very similar to those which developed in South Africa. There was also a close similarity in the general pattern of such matters as exchange regulations, import controls, trading with the enemy, blocked accounts and censorship. The very active conditions in the Union and the inevitable formalities, restrictions and complications in business, as well as the large amount of work undertaken in one way or another on behalf of the Forces, involved an enormous amount of additional work for the banks. Our branches having released to the Forces so many trained officials, were particularly hard pressed. Nevertheless, they proved equal to every demand made upon them, thanks in part to the invaluable help of the increasing number of women who joined the staff, and so enabled the Bank in South Africa to play its part in that country's great contribution to the common cause.

Throughout all this time, while the war effort was steadily developing in Africa, Malta's epic struggle continued. Towards the close of 1941 enemy activity, both by day and by night, was being increased and a little after mid-day on the 6th February, 1942, our Sliema premises were entirely demolished at the time of balancing, when cash, vouchers and books were exposed. It so happened that L. J. J. Windsor, who was in charge of the sub-branch, was visiting a shop a few steps away so that, apart from a shaking, he escaped injury, but of our building, no more than part of the shell remained, all floors having collapsed into the cellars below, taking furniture and staff with them.

Only the cash safe remained in position, a part of the cellar having previously been strengthened to support the weight. The rescue squads were quickly on the scene, followed soon afterwards by His Excellency the Governor and by Warner, the manager of the parent branch, and some of his staff. The sad news rapidly became known that Pace Bonello had been killed by a falling beam. Christopher Marich was suffering from contusions and a badly damaged foot. Oscar Spiteri was found by the doctor wedged under debris and choking from a clod of earth at the back of his mouth, and with an eye which gave anxiety. Messenger Grech was not released for several hours and attributed his escape to some trunks which, falling from the room above, had formed an inverted "V" over him, thereby taking the shock and weight of the falling masonry. Several weeks of hospital treatment followed and there was great satisfaction when it was learned that Marich had saved his foot and Spiteri his eye. The death of Pace Bonello was deeply regretted and large numbers of customers wrote letters of sympathy and paid tribute to his unfailing courtesy and patience.

Willing helpers assisted in retrieving scattered documents, notes and coin and all essential records were saved. The disaster occurred on a Friday and since the Bank did not then open for business on Saturdays it was possible for the staff to gather in the Valletta office to sort out the muddle. Some of the staff were deployed as guards for the wrecked building and a senior official was placed in charge of operations there. The others set to work in Valletta on the Saturday to reconstruct Friday's work. By mid-day a cash balance had been struck and vouchers had been prepared in substitution for those which had been destroyed. The loss in cash was found to be about £230, which, in the circumstances, seemed to us remarkably small.

New premises were obtained almost immediately within 250 yards of the former site. Valletta branch provided staff in place of those who had become casualties and the office was re-opened on the 12th February, 1942, after an interval of only three working days from the time of the mishap, the business having been conducted meanwhile at the main office in Valletta.

Six weeks later, in the early afternoon of March 26th, this branch was the victim of a further attack, the new premises being entirely demolished, no trace of the rooms, furniture or walls remaining. The road presented a remarkable sight, showered as it was with papers, slips and every kind of coloured voucher. These were widely scattered and as heavy rain fell later it was impossible to salvage them. Fortunately, the staff had taken shelter nearby and escaped injury.

Once again, the task of reconstruction started. The books had been balanced before the mishap and everything essential put away in the safes, which now had to be extricated. It took two days to recover the safes, when it was found that the cash safe after two bombings merely had a few scratches, whilst the book safe, though smashed, had served its purpose admirably in spite of a direct hit and had preserved our ledgers and records. After missing one working day only, the Sliema office once more had to function from the Valletta office, where it remained until the 18th May, on which day the ill-fated sub-branch was re-opened in a fine building in Luzio Street, not far away from the second site. These premises survived all further ordeals. We had suffered more than our share of misfortune at Sliema, but at Valletta, our main branch, we were amazingly spared throughout. One morning, when the enemy were attacking the Palace about 50 yards away, the Valletta branch was ringed with bombs, yet no material damage was done to our premises. The area was already heavily damaged and at one time nearly all the main streets were blocked by fallen stone. Time and time again fumes and dust came pouring into the strongroom, and our staff sat and wondered how they could possibly escape as they heard load after load of bombs shrieking their way to earth accompanied by the roar of anti-aircraft fire.

In April, 1942, as a result of the violent bombardments against the airfields, dockyards and other targets, the position of the island's defences became most critical, but after a heaven-sent slackening of the enemy activities, the arrival of some Spitfires at the moment of crisis began to put a very different complexion on affairs. Malta had for long been used as a base for attacking the supplies despatched to Rommel in Egypt, but this did not prevent the German commander from obtaining some important successes and for a time there was not a great deal to choose between the strength of the opposing armies. The attacks, therefore, from Malta on enemy convoys, both before and after Rommel reached El Alamein, were of the highest importance and as Malta-based aircraft sank or damaged 500,000 tons of shipping, the desire of the enemy to make Malta ineffective as a base of attack can well be understood. This desire now had no prospect of achievement and though in October, 1942, just before El Alamein, the enemy staged a come-back in the form of further concerted air attacks on Malta, he suffered heavily and was unable to sustain the effort.

The troubles of Malta were by no means over. Although the island was at this time well equipped to deal with attacks by air, the enemy was still able to inflict great damage on our convoys when he kept out of range of the island's

fighters. Supplies in the island were becoming very short when the August convoy from England left Gibraltar with the determination to reach Malta or to perish in the attempt. Fourteen merchantmen were included in this historic effort, but only five including the tanker "Ohio" reached port. These arrivals, however, were all important and helped to bridge the period until Malta's long drawn out agony was a thing of the past. The full extent of the discomforts suffered by the people of Malta is not always appreciated. Overcrowding, dampness, draughts and the spending of long vigils in the shelters on stools, canvas chairs, boxes, cans or other improvised seats are but a few of the hardships which the people bore for so long. For long periods, gas, water and electric light supplies were not available. But the greatest difficulty of all was food, which was very short and lacking in many of the essentials to health, though the Government, by establishing a net-work of community kitchens, did their best to see that all civilians got one sustaining, if unappetising, meal a day. At times, the risk of actual starvation was a very real and pressing danger which was not finally averted until the victories of the Eighth Army made it possible to resume regular supplies from the Middle East.

As for our staff, many of them suffered injuries to themselves or their families. Many had their homes damaged or destroyed, while others had remarkable escapes. Nevertheless, the work was well and faithfully done and the Bank was able to maintain the efficient service which we, as bankers to the British and Maltese Governments, were naturally expected to provide. There was widespread satisfaction when His Majesty the King conferred the George Cross on Malta in April, 1942.

CHAPTER VIII

CRISIS IN THE MIDDLE EAST

IN the year 1942 the Middle East assumed a greater importance than at any other time in the war. While providing a barrier to our enemies, which effectively prevented them from reaping the full spoils of their victories, it served also as a base from which we ourselves could launch a counter-attack either eastward or westward.

The accumulation of striking power building up in the Middle East increased at a phenomenal rate in the months immediately preceding the crisis. The Bank's connection with the British Army in Egypt dates back to the time when a Treasury Chest was established in Cairo in 1885. On the 17th October of that year an agreement was signed between H.M. Treasury and the Anglo-Egyptian Bank. The Treasury Chest was withdrawn in 1913, but it was agreed that we should remain as bankers to the Army and the name of the account, to give it its full title, was then changed to—"The Command Paymaster in Egypt on behalf of His Majesty's Secretary of State for War." In the year 1939, the turnover on this account at Cairo branch reached a figure of £5,800,000. For the four subsequent years the turnover amounted in all to approximately £300,000,000, while for the war period the turnover of the accounts in the name of the U.K. command paymasters at our Middle East branches totalled £600,000,000. These figures bear witness to the volume of business which flooded in upon us as a result of increasing military expenditure.

Cairo, as the headquarters of the Middle East Forces, was of course the hub and centre of all these activities. The work of Cairo branch consequently epitomises the whole of the Bank's work in the Middle East during this period, the great expansion in its figures and turnover being reflected, though in lesser degree, at most of the other branches, particularly Alexandria, Heliopolis, and the Canal branches at Port Said, Ismailia and Suez. In Palestine too, where events in Egypt were being watched with breathless interest, much the same conditions were to be found at our main branches. Although no land fighting took place there, large numbers of troops were stationed there and it was an important auxiliary base. In Jerusalem, an additional complication was introduced by the transfer from Alexandria of a large part of the work of reconciling inter-branch accounts. Most banking transactions between branches involve entries at both ends through these

accounts, statements of which are rendered to central points where they are reconciled. Prior to the war a large proportion of this work, where Egyptian and Palestine branches were involved with other branches, was conducted in Alexandria. When Italy entered the war and the mail route to the Middle East via the Mediterranean was virtually closed, statements and correspondence destined for the Middle East might take several months to arrive, especially as most mail would thenceforth travel via the Cape. Part of the work undertaken by Alexandria was therefore transferred to our Head Office in Pretoria. Later, when Egypt was seriously threatened by Rommel, a further section of the work relating to transactions between branches within the Palestine and Egypt controls only was transferred from Alexandria to Jerusalem. These arrangements were more formidable than may appear at first sight, because they involved the training of staff in Jerusalem and sending an expert from Egypt to help them in their new duties.

Statistics can be as misleading to the reader as they are tiresome to read, but it is impossible to get the scale of the war-time distortions into proper perspective without quoting a few relevant figures. At the outbreak of war, Cairo branch had some 5,600 accounts on its books. Within a little over four and a half years it had opened no fewer than 67,000 new accounts, the largest number carried on its books at any one time being 30,960 at the end of August, 1943. During the six years from September 1st, 1939, to August 31st, 1945, the number of current accounts opened at Alexandria, Cairo, Ismailia and Heliopolis branches combined totalled over 120,000. The great majority of these new accounts were opened by service personnel, but many regiments and units also banked with us. We were also bankers to the Royal Navy and Royal Air Force as well as to the Army and carried the official accounts of the paymasters of many of the Allied forces.

The entry of the United States into the war and the establishment in Cairo of the headquarters for their Middle East Forces brought, during 1942, a fresh crop of official accounts to the Bank, many of which were kept both in dollars and Egyptian currency. The arrival of the U.S.A. North African Military Mission in February, 1942, gave rise, in fact, to new problems. Their principal finance officer—Major Odell—had left Washington with instructions to get into touch with our Bank and, if possible, to arrange their Army finance. Exchange regulations for this type of business had not yet been framed, so that these official transactions had to be handled on an improvised basis, until a greatly simplified method of negotiating and clearing U.S. Treasury cheques was introduced.





In addition to the business of the American Army, we undertook the banking business of other official bodies, such as the Office of War Information, Office of Strategic Service, War Shipping Administration, etc., and later of U.N.R.R.A., and we also opened a dollar account in the name of the United States Treasury itself. How widespread were these relationships with the Allied forces in Egypt during the war may be shown by the fact that besides the British and American forces we were bankers to the forces from Australia, Canada, New Zealand, Rhodesia, South Africa, the Free French, the Poles, Greeks, Yugoslavs and Czecho-Slovakians.

The difficulties connected with the spelling of the less easily pronounceable names which figured amongst the accounts of some of our United Nations' customers were almost equalled by the problems and pitfalls inherent in the titles of some of our own service units, many of which were frequently expressed in military jargon consisting mainly of initials and numbers. The problem of placing these in logical sequence was baffling in the extreme. They provided so many instances of close similarity as to require the utmost care if "posting" errors were to be avoided. It was remarkable, nevertheless, to find how quickly the local staff were able to memorise these hieroglyphics and evolve their own system of classification, particularly when it is remembered that they were dealing all the time in what was to them a foreign language.

Linguistic ability, even when present in a very high degree, is not necessarily a complete proof of the possession of clerical requirements. On one occasion, for instance, a member of the local staff, sending a communication to Toc H, and faithfully reading from the ledger heading of the accounts, addressed his envelope to "H. TOC, Esq." This is a nice example of the traps for the unwary which lie hidden in current English terminology. These extenuating circumstances, on the other hand, can hardly be said to cover the case of an officer who was working in the Civil Affairs branch and whose address, by an error, became registered as "Christian Affairs." An envelope addressed to "The A.D.C. to G.O.D." (instead of G.O.C.) was fortunately rescued before despatch. Changes in rank also presented frequent stumbling blocks. Our branches could not be expected to keep pace with a host of promotions and at times a tender spot of vanity was touched when the rank quoted in the letter was less exalted than the true one.

That mistakes sometimes occurred was not surprising. Apart from the difficulties of official terminology, ordinary names in themselves were apt to lead to complications in a branch which at one time showed, as Cairo did, no fewer

than 179 Smiths on the books of the military department—incidentally the Smiths easily “had it” over the 110 Jones’s, Taylors, at 78, being a good third.

Although our aim was to use in the military department members of our local staff who possessed a good working knowledge of English, it must often have been a severe tax on them to converse with officers and explain to them the local peculiarities and customs at a time when new accounts were being opened daily in such large numbers for months on end. In each of four months, the number of new accounts opened at Cairo branch alone totalled over 2,000. To anyone familiar with internal banking machinery, the strain of constantly accepting new accounts on such a scale for months in succession will be readily understood. The work of the military ledger-keepers was devoted as much to heading up new accounts and closing those with balances transferred away, as to passing lodgments and cheques.

The handling of currency was another arduous though, at times, interesting occupation. The course of our fortunes during the war could sometimes be seen reflected in the various kinds of notes coming in to our Cairo branch. First, when General Wavell was building up his Desert Army, there was a large influx of British sterling to be handled. South and East African and Rhodesian notes appeared as our Forces moved north from their victorious campaigns in Somalia, Ethiopia and Eritrea. This, in turn, gave place to a short, sharp inrush of drachma currency salvaged in the retreat from Greece and Crete. Soon afterwards, Palestinian, Syrian and Iraqi currency flowed in as our men returned from averting the Nazi threat in those areas. Later more and more sterling arrived along with South African pounds and Indian rupees, as the Eighth Army was being assembled for the final trials of strength in the Western Desert, which eventually brought Italian colonial lire and French colonial francs into our Cairo strongrooms. From time to time Cyprus, Malta and Gibraltar money was in evidence as troops were drafted in from or had touched at these points. Meanwhile, to remind us of the part being played by our Forces in Persia in the defence of that area and in the movement of war supplies via that country to the then hard-pressed Russians, a trickle of Iranian rials began to filter through. Finally, the specially issued currency of the British Military Authority flowed in from certain enemy territories which our Forces had newly occupied. These notes came principally from Cyrenaica and Tripolitania. We also had occasional glimpses of the Allied military lire used in Sicily and Italy, often bearing the “Freedom” slogans—“Freedom of Speech, Freedom of Religion, Freedom from Want, Freedom from Fear.”

Variety was not the only peculiarity attaching to this motley of money. It was delivered to the Bank in many strange receptacles—ammunition boxes, sacks, petrol tins, suit-cases and brown paper parcels. It was usually packed in a state of complete disorder and extracted only with the greatest difficulty, owing to its tattered condition. Greek notes seemed to hold the palm for dirtiness and dilapidation, rendering them exceedingly difficult to count, especially as the bulk of them were little larger than half a standard-sized playing card. French and Syrian varieties were flimsy and torn, while the miniature notes in piastres and shillings from Cyprus and Malta respectively were quite capable of giving trouble on occasions. Fortunately, the branch was sometimes able to have the assistance of personnel from the army pay office, or other units, in sorting and checking the money. At times, perhaps ten of the Bank's cashiers could be seen with an equal number of uniformed men, at the huge marble-topped table used for this purpose, and working under the joint supervision of the chief cashier of the branch and a commissioned officer.

One of the early problems of the war in Egypt was the shortage of silver, due in part to hoarding but also to the increased supplies needed by expanding business. We were then unable to obtain from the authorities adequate quantities of coin and at times were compelled to ration our customers. Later, the Egyptian Government resorted to the issue of notes of small denominations to supplement the silver currency, but the earlier issues quickly deteriorated and forgeries were plentiful. This state of affairs did not make the work of our hard-pressed cashiers any easier.

From the point of view of the Bank, it was perhaps fortunate that generally speaking, the bulk of new customers had very little time to spend in Cairo. Many of them serving in the desert had no opportunity of calling at the Bank until months after their first allowance had been credited. If all these accounts had been continuously active, it is doubtful whether in the conditions then existing in Egypt any organisation in existence could have trained men quickly enough to cope with the work and so avoid a breakdown.

The business of the command paymaster alone engaged much attention. Until the early part of 1942 this account had actually been kept in British sterling in our books. The cheques, although issued in sterling, were payable in Egyptian pounds, and as something like 400 were then being presented daily for payment in cash over the counter, the business of calculating the conversion was far from negligible, bearing in mind that £1 sterling = £E. $\frac{3.9}{4.0}$. This cumbersome method,

in regard to which we made many protests, gave way eventually before the pressure of events, and from the 1st February, 1942, it was agreed by the authorities that cheques should be issued and the account kept in local currency.

If the flow of business through any office could be regulated so as to maintain an even pressure of work, the organisation problems of most large business concerns would be vastly simplified. In the case of a Bank, the widespread system of periodical payments and settlements of account frequently cause sharp variations in the volume of one day's work as compared with another, the heaviest strain coming at the beginning and end of monthly, quarterly and yearly periods. At one time Cairo branch alone held standing orders for approximately 1,200 monthly payments on military accounts, while the transactions passing through the command paymaster's account reached such magnitude at this period that, during the two or three days prior to each month-end, many thousands of pay vouchers were received, packed in bulky brown paper parcels. These had to be dealt with at a time when much of the other business was at a peak, anything from 15/20,000 items having to be put through the books within a day or two for the credit of the accounts of individual officers. The inelasticity of the machine accounting system aggravated the problem. As the volume of work was beyond the immediate capacity of all the available machines, there was no solution to be found by drafting additional staff from other departments.

The accounts of local suppliers to the Army were also settled monthly and in Egypt these brought with them their own peculiar problems. Even quite important firms would often make a practice of presenting for cash cheques which elsewhere would normally have been paid into the credit of a banking account, a feature which doubtless had quite an important bearing on the magnitude of the note circulation in Egypt. The question of identification of payees was also apt to cause difficulty and on numerous occasions reference had to be made to the command paymaster, particularly over the spelling of Arabic names. The presentation of a large draft by a dubious looking gentleman who had been supplying the Army with produce far beyond his means was a common occurrence. Sometimes his wealthier friends, having financed the business, would see fit to accompany him to the Bank and this assembly would lead to amusing and by no means silent incidents on the public side of the counter, while the proceeds were being apportioned between the interested parties.

The question of identification arose also in respect of the great volume of remittances sent mostly from the United Kingdom and the Dominions to the

men and women of the Forces in the Middle East. After the establishment of the airgraph service, much of the outward transfer business to the Middle East was arranged through this medium. On one day Cairo branch had as many as 500 airgraphs to tackle in a single mail. They were small and not easy to read. Many of them contained several individual payments. A single airgraph received just before Christmas, 1942, contained 48 separate transfers representing Christmas presents of 10s. each to 48 men. The branch had to contact these beneficiaries scattered all over the Middle East and pay each of them 10s. before Christmas. One was tempted to wonder sometimes whether those benevolent members of the local community at home, who were so kindly sending these gifts to the lads of their village fighting overseas, ever had the slightest inkling of the banking machinery which their benevolence called into play. In times of stress, the effect of these good intentions threatened to become almost devastating.

The handling of all this business, which included remittances to many troops in combat in the field, constituted in itself an important section of the Bank's work. To record the transfers and advise the multitude of beneficiaries that the money was available necessitated the training of a staff of clerks particularly suited to the special requirements of this work. To trace the beneficiaries, who were mostly among the scores of thousands of other ranks serving in this area, was in itself no small problem. It would frequently happen also that the beneficiaries would be moved to other areas before they could call at the branch. Arrangements would then have to be made for the remittances to be passed on to another branch or channel and sometimes to be paid out through field cashiers. Our most formidable difficulty lay in the disposal of unclaimed items. It was essential in the first place to ensure that remittances were on record at the earliest possible moment and to see that no applicant entitled to funds received a negative answer on calling at the branch. This was as much in the interests of the Bank as of the customer, in order to avoid unnecessary trouble in tracing and forwarding or, worst of all, of reference back to the remitter. Difficulties would sometimes arise through the payee's name having been mutilated in transit. One of the essential attributes of the specially trained staff of this section was an ability to detect these mutilations on arrival or at the time of the payee's call on the Bank. Some of them were able to develop this technique to an astonishing extent. Facility grew with practice, of which there was no lack.

We were, not surprisingly, often asked to accommodate officers financially for either long or short periods. Sometimes, though not often, we would on these

occasions be offered security which might vary from a case of champagne to a camera; watches, cigarette cases and even motor cars were at times tendered as collateral. On many occasions, by the exercise of a little discretion, we were able to save our Service customers from reprimand, or worse, by helping them over temporary financial difficulties which in the conditions of the time were apt to arise through no fault on their part. It is satisfactory to be able to record that the experience of the military department at Cairo showed that, out of over £500,000 worth of officers' cheques mostly drawn on the United Kingdom and purchased during the most active period of operations without prior arrangements of any kind having been made, the total amount unpaid worked out at about one-tenth of one per cent., and no doubt part of this small proportion would be recovered.

The work involved in the negotiation of cheques for members of the Forces may not be fully appreciated. Particulars of the individual drawer had to be recorded, so that in the event of the cheque being dishonoured for any reason it would be possible to communicate with him. Very often it was necessary for the encashing branch to take a duplicate of the cheque in case the original became lost by enemy action or otherwise before presentation to the drawee branch, bearing in mind that by the time the negotiating branch could be made aware of a loss the drawer might well be thousands of miles away. The negotiation of these cheques for parties unknown to the Bank was an act of faith in the general integrity of the members of the Forces concerned, and the very small percentage of loss which the Bank suffered showed that its confidence was well founded.

Amongst the many shortages which developed and threatened to become alarming was that of cheque books. Many of these books had to be sent to clients by post, quite a large proportion being undelivered owing to military movements. By the time these were returned to us, the relative account had, in many cases, been closed. These recovered cheque books were, in turn, allocated for use at the counter by the numerous officers who called to cash cheques without bringing a cheque book with them. Judging by the draft (see illustration facing page 129), made out on what was apparently the tail of an officer's shirt, shortages were still apt to be embarrassing, even as late as 1944. By devices such as these, all needs were somehow met, but one is sometimes tempted to wonder how many of our cheque books lie buried in the sand or bleached by the sun among the war relics of the battlefields of the Western Desert. One lucky customer promised us faithfully to keep, as a memento of his connection with the Bank, his cheque book, which had been cut through by a German bullet while he escaped unharmed. Although we

can scarcely claim that we were instrumental in saving the life of this customer, the occasions on which we were asked to work miracles of one kind or another were numerous. It is rather satisfying to be able to record that in at least two authentic cases, an occurrence which we had always previously believed to be fabulous actually took place—our customer in all seriousness tendered us in payment of his overdraft a cheque for the required amount drawn by him upon the overdrawn account with ourselves. Some of our customers had little previous experience of banking operations and as time went on we became inured to unusual requests. We were frequently asked to make purchases for wives and fiancées, but the customer who asked us to buy silk stockings—in war-time Cairo—with a dormant balance of less than £1, was undoubtedly an optimist. Books, soap, razors and fountain-pens were most commonly asked for and even hair clippers came into this category. Once we were asked by a customer to telephone Jerusalem to find out what size shirt his friend wanted him to buy; but, on the whole, perhaps the most striking request that came to us was from an Allied officer, who asked us whether we could provide an armoured car service to cover the movement of cash from point to point.

As the Middle East forces grew, so our office space, particularly in Cairo, became more and more cramped. In July, 1940, the branch had managed to secure two small shops in an adjacent building for the use of the military department. By November, about the time of General Wavell's first desert campaign, Cairo branch had in the military department, in addition to personal accounts, the accounts of over 500 separate military units. These were the cause of great congestion at the counter when cash transactions in respect of men's pay, etc., were handled by officers, attended by armed escorts. In spite of the fact that the re-arrangement of our temporary premises to provide more counter space had been carried out without frills, so that its plainness was considered by one authority to give it a resemblance to a butcher's shop, it soon became evident that this would not meet all requirements. Cairo itself was seriously overcrowded and space of any kind was at a premium. We were particularly fortunate, therefore, in being able to obtain the lease of part of a large furniture shop into which we were able to move in October, 1942. This provided us with much needed additional counter space. Unfortunately, by this time, wood of any kind was extremely scarce in Egypt, so that the counter, when it finally materialised, was mainly a brick construction faced in front with rough cement. The effect was not entirely unpleasing, although the imitation marble which was the best material we could

lay hands on for the counter top, led certain circles to nickname the new office "the milk bar."

It was not only the military side of our work that was buoyant, for although it naturally tended to dominate the picture, activity was of many kinds. The services of the Bank were used by the various Government agencies, such as the Middle East Supply Council and the U.K.C.C., while the accounts of many of the big British concerns established in Egypt, who were furnishing materials on a very large scale, showed great activity. The Bank also undertook the purchase and storing of cereals at upper Egyptian branches on behalf of the Egyptian Government. During 1942 and in later years, large purchases of wheat and other cereals were effected under this scheme. The returns required by the Government department were centralised at Cairo branch, but the bulk of the work naturally fell upon the up-country branches whose functions included such things as the treatment with insecticide of grain held in their stores. The work involved was considerable as it meant receiving at our shoonahs* and weighing varying quantities of cereals from thousands of cultivators, completing and stamping the delivery notes, making allowances for possible shrinkages, effecting payment, rendering returns to the Government and eventually, on Government instructions, handing over the cereals to the purchasers.

In 1942 a British savings campaign was inaugurated in Egypt in which we played a part. Other banks took a hand in this scheme and our Cairo office was made the centralising branch for the results of these combined efforts. National savings certificates and defence bonds, etc., were sold on the basis that interest began to run from the date of payment to the banks in Egypt, so that the applicant was not penalised by any delay in the remittances reaching London. Another of the Bank's activities consisted of the sale of gold on behalf of the British authorities, with the assent of the Egyptian Government. The constant increases in the price levels in the Middle East were causing anxiety and it was felt that the sale of gold would help to check the upward trend. Gold is a popular commodity in the Middle East as a store of value and for ornamental purposes, but no doubt the selling prices, which were much higher than the official prices asked for gold in this country, had a limiting effect on the turnover.

The only figures relating to the Bank's affairs in Egypt which did not show phenomenal expansion during the war period were those which reflected the

* A shoonah in Upper Egypt is an open-air store for cereals, etc.



THE "WHITE ELEPHANT" WAREHOUSE: ALEXANDRIA



MASSAWA BRANCH



MENELIK DOLLAR
(REVERSE)



MENELIK DOLLAR
(OBSERVE)



THE BANK'S NAME
IN AMHARIC



MARIA THERESA DOLLAR
(REVERSE)



MARIA THERESA DOLLAR
(OBSERVE)

numbers of staff at the branches. The staff position was not an easy one for us in Egypt, where the situation was in some respects an anomalous one, owing to the fact that the country itself was not at war. While remaining neutral, Egypt had nevertheless severed diplomatic relations with our enemies and declared a "state of siege." The measures taken against the nationals of the Powers with which relations had been severed were complex. Some of them who were of Egyptian birth had been at pains in the past to claim foreign nationality in order to have the protection of the jurisdiction of the Mixed Courts. Our own staff were for the most part of Egyptian birth, but a number of these were of Italian stock and some had actually become Italian nationals prior to the war. At the outbreak of the war with Italy the whole of the Italian members of our staff in Egypt, numbering 75 in all, were suspended. Of these, however, only five were immediately interned, although this number was slightly increased at a later stage. Some of those suspended were of Jewish or Greek origin; ultimately, after a few months' suspension, about 20 of these were reinstated.

The loss of so large a number of our staff, several of whom held responsible positions, at a time when our needs were increasing, was a serious handicap. In view, however, of our close relationships with the Forces and the duties imposed upon us under defence finance regulations and similar war-time objectives, it was essential that we should not run any risk. While it was not easy to replace the loss of trained staff on such a scale, some relief was provided at points where pressure was greatest by transfers from other branches. The work of training new juniors to fill the gaps had to be undertaken concurrently with the training of our existing staff to handle the increasing business of those departments mainly engaged on military affairs. In the military department of Cairo branch, the ledger-keepers were for some time each handling over 2,000 accounts. For the first time in the history of Cairo, our branch began to recruit women clerks. During the critical periods, the staff had the additional burden of maintaining not only duplicates against the risks of bombing, but also triplicates of their records so that a set could be sent daily to Cape Town to provide against the risks of invasion.

Meanwhile, in Palestine there was a similar expansion of business activity. Tremendous efforts had been made to achieve some degree of self-sufficiency and a large number of new industrial enterprises had been established. There were already in the country many highly qualified scientists and experts as well as considerable scientific facilities. Palestine industry was thus able to fulfil Army orders for a wide variety of supplies and to carry out contracts running into

figures which before the war would have been thought impossible, while at the same time supplying the civilian population with many commodities formerly imported from overseas. Some idea of the expansion which took place may be given by the fact that the note circulation which in June 1939 stood at P.£6,500,000, had amounted to P.£45,700,000 by the end of June 1945. As in addition to being bankers to the Services and the U.S. Government we were also bankers to the Palestine Government and agents for the Palestine Currency Board, this expansion was reflected in a great increase in the work of our branches.

In Cyprus, although the impact of war had been much less pronounced than in many of our other territories, the experience of the island in many respects was similar. Considerable military expenditure took place which increased the spending power of the colony and our branches there opened numerous accounts for the Forces, both official and personal. The overseas trade of the island virtually came to a standstill for a considerable time, but fortunately Cyprus was almost self-supporting in food and the increase in prices was much less acute than in Palestine.

On June 21st, 1942, the completely unexpected news of the fall of Tobruk shattered any feelings of complacency which might have existed about the course of the battle in the Western Desert. On Monday morning, June 29th, the storm burst in all its fury. Mersa Matruh fell on that day and Rommel's army was pouring like a flood towards the Nile Valley. From this moment rumours of every imaginable kind chased each other in rapid succession across the darkening scene—"A fresh British division sent to stem the German advance surrounded and cut off"—"Mersa Metruh retaken and 30,000 prisoners captured" . . . so on and so forth. It is hopeless to attempt an adequate description of those days or to convey the atmosphere of fevered anxiety and tension which was not allayed when it was known that the big naval depot ships had left Alexandria over the week-end, and that the naval base was, to all intents and purposes, empty. These physical facts could not be concealed from the public gaze and there were other ominous indications of a general evacuation. In Cairo, documents which did not have to be retained were destroyed, both at General Headquarters and at the British Embassy. July 1st was known for some time afterwards as "Ash Wednesday" by reason of the heavy clouds of burnt paper which blew over those buildings for all to see. All the time, the radio broadcasts and newspaper headlines were ominous. "Egypt will be defended to the last"—"Reinforcements are known to be arriving"—"There can be no disguising the fact that a very real threat to

our whole position in Egypt exists"—“ Even if we lose Alexandria, there still remain good port and harbour installations at Haifa for our Fleet ”—and the memory of Singapore was still fresh in our minds. At the height of the crisis the local British defence forces were called up and embodied as battalions of the Royal Armoured Corps, so that although our British staff were still able to continue work at the Bank because of the essential need for carrying on the military business, they became technically soldiers and subject to army orders.

Plans for evacuation in case of need had been considered and discussed and details had been supplied to managers in strict confidence over a year previously. These steps were taken as an ordinary measure of precaution, at a time when invasion was threatened after the fall of Greece and Crete. Triplicate records were already being sent to Capetown, where deeds of our properties in Egypt had already been despatched. Duplicates of pledge forms and of all guarantees for other than small amounts had also been forwarded to the same destination.

It was by no means easy to decide what particular line of action should be taken by our branches in Egypt if invasion occurred. The position was not on all fours with that in a belligerent country, because technically, while the defence of Egypt rested upon the British forces, the government of the country was in Egyptian hands and the probability was that if invasion had taken place and the enemy occupied the country, the bulk of the civilian population would have remained, including most of our local staff. While, therefore, our energies would have been directed towards protecting and conserving the assets of the branches, including those held on behalf of customers and at the same time preventing from falling into the enemy's hands items which might be useful to him, it was virtually impossible to say in advance how these objectives could best be accomplished. There was no knowing how far the enemy might progress, what areas he might cover, how ruthless he might be, or how long the occupation might last and what transport or other facilities for evacuation of staff, cash, documents and other valuables and records would be available.

At Head Office the progress of events at this critical time was watched with something more than close attention. A lengthy cable was prepared for transmission to our local control in Alexandria indicating a number of principles which we felt should be followed, but the cable was stillborn. We felt we could no longer bring any helpful influence to bear on the course of events; it was no use harassing our people on the spot by outlining theoretical solutions. We knew they would do the best they could in the circumstances and matters had reached a point at which

we were completely satisfied to leave things to them. One small proof of the justification of our confidence in our Local Head Office was provided later when, in a circular sent to branch managers in Egypt on the critical 1st July, 1942, we read an exhortation to the effect that

“ it is a unique opportunity for us to set by our attitude of forbearance, fortitude and calm, an example to the populace at large.”

On Midsummer day, 1942, there existed in Egypt the almost perfect setting for a run on the Bank. It was on June 24th—three days after the fall of Tobruk—that it really started and it ended on July 4th. When the doors were opened for business at Cairo, for example, the rush was so great that it recalled attempts to obtain the best seats at a football cup final. The crowd besieged not only the main banking hall, but also the staircase and basement where the securities department was situated. It was not merely a case of a run on the Bank by nervous civilian customers, for the heavy strain fell also on our military departments. No doubt this was helped by the tongue of idle rumour, but there were many officers who had to stand by to move if the worst happened and who naturally wished to take their money with them. Long queues formed in the military department at Cairo waiting their turn to get to the hard-pressed cashiers.

During all this time the banking hall at practically all branches was a seething mass of men and women. At Alexandria, the queue system was improvised with a number of wooden benches and chairs, but the Egyptian public was not used to being shepherded into queues, so the Bank messengers stood on the benches and occasionally hauled out by the coat collar people who were trying to push ahead of their turn. It speaks well for the good sense that prevailed, that we were actually able to keep the crowds under some control, but there were naturally incidents which required prompt and firm handling. The stock departments were continuously besieged throughout the day; here, the work of dealing with the securities inevitably took time, many customers having to return again on the following days.

Numerous customers withdrew their securities, while a few selected this unpropitious moment to ask for overdrafts against them in order to remit the proceeds out of the country, notwithstanding that there was no ready market and that dealings in unofficial channels were taking place from 15 per cent. to 25 per cent. below the official minimum prices. At one branch, a clerk in the stock department had a £E.100 note brandished in his face as an added

inducement if he would let his customer have his securities immediately. Although such incidents were not unknown and a few people received injuries, physical as well as mental, there were examples to record on the other side. Some of the oldest and best known customers, including men of great possessions who might well have expected the personal attention of the manager, were seen standing in the queues in the banking hall quite cheerfully waiting their turn.

During this period, a brigadier lodged an article for safe custody and this action, so contrary to the general trend, led to a conversation with one of our officials in the course of which the brigadier, in response to an enquiry, expressed the view that "I think we shall hold them and that you will not be on the run"—a reflection of the quiet confidence on the fighting side.

In the towns in the interior, where frequently they were the only Europeans, all our managers felt that they were under continual observation, acting as barometers registering the British reaction to the threat of invasion. During these times of tension, the smallest incidents assumed remarkable importance in local eyes. At one of the up-country branches, the fact that the manager's wife had sent a dress out to be washed was widely discussed in the local bazaars. Fortunately, the effect of this incautious act was negligible, as although one side took it as a sign that she was intending to leave, the other thought it indicated that she meant to stay at least for a few days. At this particular branch a Bedouin sheikh offered to send in some of his warriors to escort the manager and his family to his estate, where he undertook to keep them safe from the Germans or anybody else.

The facts speak for themselves; during one week our branches in Egypt paid out over £E.7,000,000 actually in cash and a further £E.4,500,000 was transferred abroad; most of it, rather significantly, to England, although substantial amounts were transferred to South Africa. While exchange regulations naturally restricted the transfer of funds outside the sterling area, it was, nevertheless, a remarkable sign of confidence that when the enemy was only about 60 miles from the Nile Delta, such huge sums were sent for protection by all types of people to England, where the enemy was an even shorter distance from our south-eastern shores. Strange as it may seem, a large part of these funds was invested in British Government or other securities. During the week ended July 4th, over 1,000 inward cables from the Middle East were dealt with by Gracechurch Street branch alone. All these transfers were authenticated, and in order to cope with the task of checking the test numbers, the firewatching parties were reconstituted during the week-end so as to consist of signing officials

qualified for this work. Many of them spent the whole of Saturday and Sunday night during that week-end in testing the cables and the staff of the cables department worked throughout the Sunday, at their own suggestion, in order to ensure that the cables should be available to the departments for the opening on Monday morning.

During these hectic ten days our Cairo branch alone, where the greatest pressure was felt, paid 10,200 cheques and the total cash withdrawals there, including notes sent to certain other branches, was £E.4,100,000. The efficiency and concentration of the branch cashiers was well tested in the handling of that large sum in such difficult conditions. The fact that there was not a single "over" or "short" is an astonishing achievement, especially when allowance is made for the psychological effect of working in front of a mass of anxious and pressing customers, with a ruthless enemy at the gates. As an example of the *sang froid* during the worst of the critical period, on June 30th the Bank inspectors arrived at Cairo branch to undertake the customary inspection of the office. The view of the manager and the staff of the branch on this visitation, with the prospect of inevitable interference with the ordinary duties of many of the senior officers and staff, can perhaps better be imagined than described. The inspectors, however, were quick to seize the realities of the position and when, instead of proceeding with the object of their visit, they devoted their whole energies to assisting in the general work of the office, the despondency created by their arrival rapidly disappeared.

The Bank's staff in Egypt comprised the greatest imaginable mixture of races, yet the manner in which they all stood by the Bank and carried on during the period was such as to receive special recognition in the chairman's speech at the end of the year, in the following words:—

"... last summer when the position in Egypt was critical, an immense burden was thrown on the staffs of our branches there. Their loyalty and efficiency were of exceptional importance at that time, and the heavier the strain became the greater response it evoked from them. The highest credit is due to them for the way in which they carried on in that critical hour. I am more than ever glad, therefore, on this occasion to have the opportunity of expressing the Board's thanks and appreciation to them as well as to the whole of the staff both here and overseas. According to all accounts reaching me, the reaction to the crisis in Egypt, to which I have already referred, was typical of the behaviour of the people of Egypt at that time. We have good cause to be grateful to them, not only for their steadfast loyalty in their adherence to the cause of the United Nations, but for the manner in which they bore themselves in the moment of crisis."

It should be remembered that Egypt was not at war with Germany and if things had gone against us, the Nazis might well have shown some "special attention" to Egyptian and other subjects working in a British bank. The known pro-British sympathies of many of them rendered them liable to lose everything if the country were overrun. The Jews, in particular, must have been working under the greatest possible nervous strain. Nevertheless, at our two principal Egyptian branches, Alexandria and Cairo, which were so directly threatened, the total staff of around 400, who apart from about a dozen officials from the U.K., were locally recruited, showed the utmost steadfastness during the whole of the crisis. Although worried about the welfare of their wives and children, they had little time or opportunity during these hectic days to devote to family affairs. Some of the wives and families of the British staff in the Middle East had proceeded to South Africa before the crisis became acute, but a number had chosen to remain. During the crisis a limited amount of shipping was available for civilian transport and a few further families of the staff then proceeded to South Africa, to the great relief of their menfolk.

After weeks of tension it became clear that Rommel's bid was failing. There was a general relaxation of strain. On the evening of October 23rd, 1942, the barrage of Montgomery's Eighth Army in the Western Desert spoke with a new and unaccustomed note. If, according to Goethe, the cannonade of Valmy rang up the curtain on "a new epoch in the history of the world," the barrage of El Alamein most certainly rang down the curtain on "the New Order" in Africa. The British guns spoke the knell of Rommel's Afrika Korps, which never recovered from the battering it then received. Some 1,500 miles to the north a grim struggle was still going on in the ruins of Stalingrad; not many weeks later this, too, had ended in complete disaster for the Nazis and was followed by even more devastating results. The tide had turned at last.

CHAPTER IX

THE OFFENSIVE PHASE

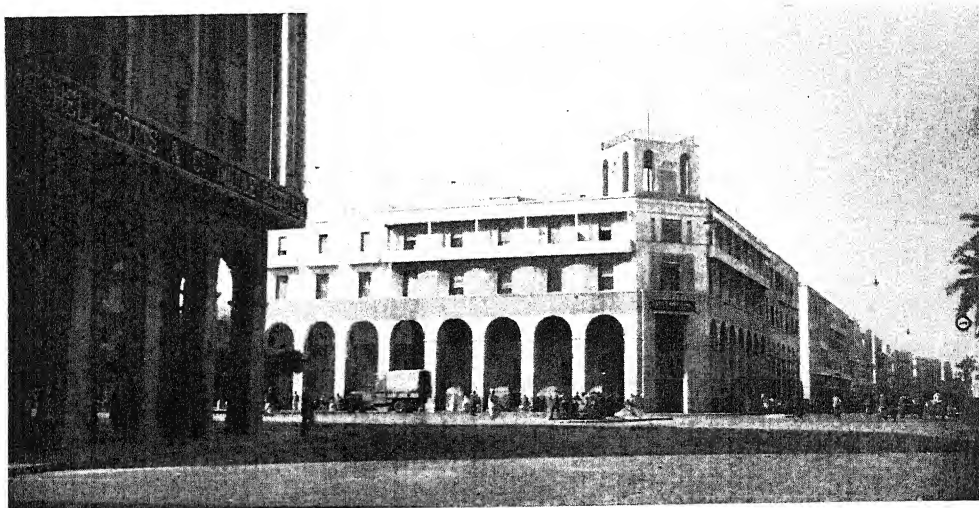
"In view of our close links with South Africa, I feel I cannot conclude this brief address without referring to the recent visit of the Prime Minister of the Union. His presence here has been a great encouragement to us all. It was particularly significant that it should have been marked by the opening of the 'Offensive phase' (to use his own words) which we believe entitles us to look forward with increased confidence to the future."

IT was with these words that the chairman concluded his statement on the report for the Bank's financial year which was presented to shareholders in December, 1942. It was not an overstatement. Both in Africa and in Russia the flood of German aggression was fast receding, not to rise again. The Anglo-American landings in French North Africa in November were a further proof that the military initiative had passed into our hands.

In spite of the severe blows which befell the Allies, both in Russia and the Middle East, in the year ending September 30th, 1942, and the menace which threatened our Egyptian branches, the balance sheet of the Bank showed no lack of confidence. Deposits had increased from £157,000,000 to £190,000,000, and we were able, by transferring a sum of £300,000 from contingency fund and £200,000 from profits, to increase our reserve fund to £3,100,000.

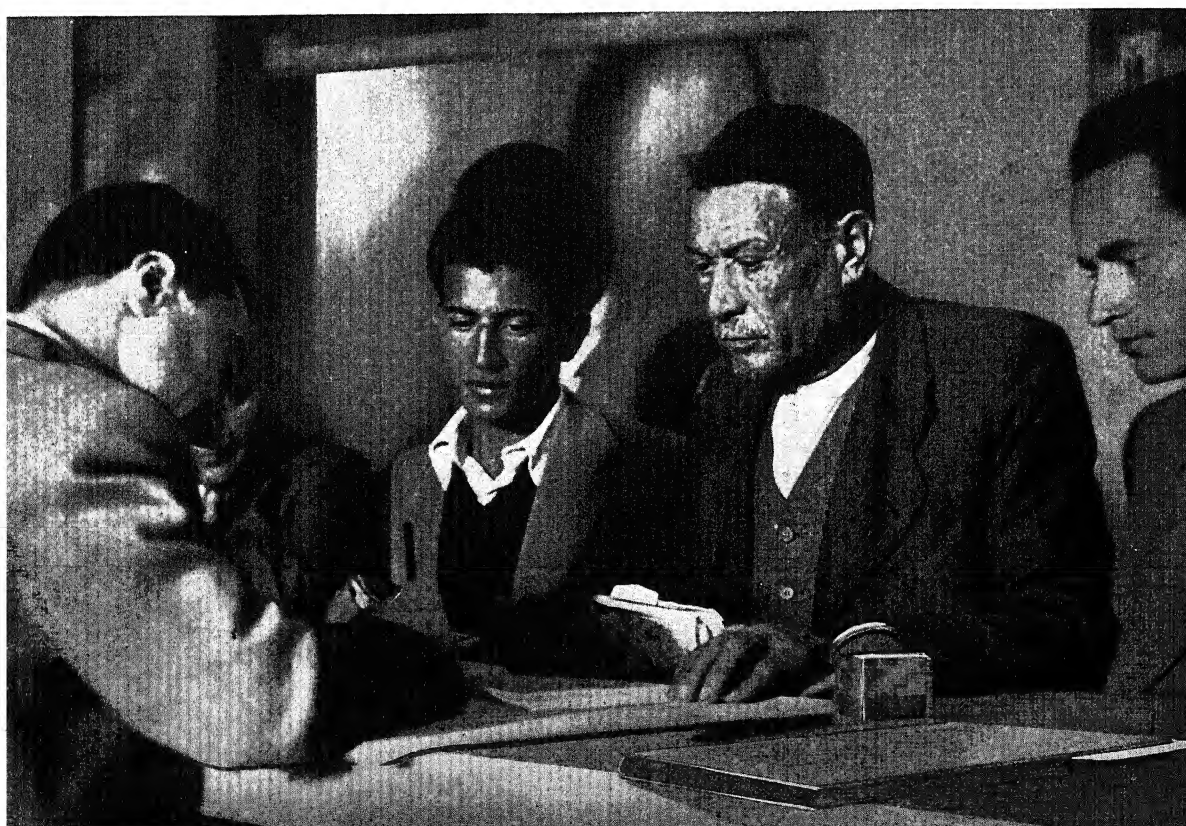
On January 23rd, 1943, after one of the most remarkable advances in military history, the Eighth Army entered Tripoli, the pre-war population of which was about 108,000 of whom approximately 39,000 were Italians. About six weeks later, the trooper *Egra* left Alexandria with drafts of the Guards and also Sudanese and Basuto troops, arriving at Tripoli three and a half days later, after an uneventful voyage. The small party of four civilians which disembarked from her was destined to be the nucleus of the staff for the new branch which the Bank had been officially requested to open at Tripoli with as little delay as possible. As it was still the custom for the Germans to bomb the port each evening just after sunset and our little party got separated and delayed on landing, the officer who had been sent to meet them eventually got tired of waiting; not wishing to be caught in so unhealthy a spot after sundown as the Karamanli Mole, he departed. Left to their own devices, three of the party finally reached their hotel about 9 p.m., the manager, E. Jequier, having arrived earlier with another officer. Two of the





TRIPOLI—BRANCH "BARCLAY SQUARE"

THE FIRST CIVILIAN CUSTOMERS AT TRIPOLI BRANCH



18 cases of stationery and supplies for the branch were burst open during the course of unloading into barges, but the contents were recovered. The only loss recorded was one case of soap, which was believed to have been "won" at some point or other by native troops.

The imposing looking premises of the Banco di Roma had been allocated to us by the authorities at the request of Barnes, who had selected them for our purpose from a pictorial advertisement of the Italian bank in question in a Libyan annual called "Annuario Generale della Libia," which Whitcombe had brought back from Benghazi in 1941. They proved disappointing on closer inspection. An anti-blast wall, in the shape of a tower of masonry which was not removed until October, occupied the centre of the banking hall, concealing from view a red marble column surmounted by a helmeted figure of Roma, in bronze, holding a sphere in one hand and a spear in the other. It only required the addition of two prongs to the spear to make a very tolerable reproduction of Britannia. Of the two rather fine strongrooms adjoining each other, one was still occupied by the O.E.T.A. and the Banco di Roma had been left in possession of the other. A day or two before the former was handed over to us, our manager made the chance discovery that a duplicate set of the intercommunication keys was still in the hands of the Banco di Roma officials.

As the premises were in the target area and the Banco staff were living in the mess over the Bank, we gave them permission to sleep in the basement, a section being walled off for the purpose. Fortunately, the almost nightly air raids were largely abortive at this time. On one occasion, however, an ammunition ship in the harbour was hit and her cargo "went up" for some hours before the ship herself finally blew up in one vast explosion. Some months after, when the ammunition from a tank landing craft on which a fire had broken out began to explode, two shells fell close to the Bank, every pane of glass in our building was shattered and some of the staff had narrow escapes. A few days later an officer drew the manager's attention to a neat little pile of unexploded shells which had been carefully stacked by the steps at the entrance to the branch. It was a week before the bomb disposal squad could be induced to remove them. Perhaps it was something in this rather stimulating background which accounted for a certain touch of levity in the proceedings not usually associated with the decorous behaviour in a bank. The manager when returning to his office once met a corporal leaving the premises carrying a large sheet of plywood blown out of its setting by the force of an explosion. When asked what he was doing, he replied:

“ Oh ! are you the manager ? I am sorry ”—then walked back into the Bank, replaced the loot and disappeared without further word. On another occasion an officer, having asked for our assistance in straightening out his P.R.I. accounts, suggested coming in “ at tea-time.” Finding that such a luxury was quite unknown to the Bank’s staff, he arrived at the appointed hour accompanied by his batman with a truck, off-loaded mugs, a jerrican of water, primus stove, tea and cakes and proceeded to “ brew up ” in the ante-room.

By April 5th, thanks largely to the assistance of O.E.T.A., the necessary work on the premises was completed and we were able to open for military business only. Major-General Sir Brian Robertson, Brigadier Lush, Colonel Stewart and a number of other senior officers, together with two Sheikhs, were the first to enter the Bank as customers.

The first draft issued by the branch was sent by one of the senior officials of the British military administration to the manager of one of the Manchester branches of Barclays Bank Limited in whose personal favour it was drawn. The senior official, in forwarding the draft, had in mind the Manchester blitz and asked that the proceeds of the draft, which was drawn for £5, should be allocated to one of the relief funds. After payment, the draft was raffled, as a result of which the sum of £75 was handed over to war charities.

The five local staff whom we had already engaged on the spot soon proved insufficient for our requirements. Three more had to be taken on, and shortly afterwards two members of the former staff of Addis Ababa branch, then in the process of closing down, arrived. With these additions we were able to open for civilian business on April 14th.

Perhaps the most difficult problem which at first confronted us was the question of communications. Although the branch opened for business in April, it was actually not until four months later that the first routine mail from London arrived. Curiously enough, the first letter received from Head Office was one addressed by intelligence department to the Bank at Tripoli, without further indication, which had found its way first to Tripoli, Syria. By the courtesy of the War Office, certain documents urgently required for the registration of the Bank were forwarded through special channels, but even so they were over two months on the way. A still more serious matter was that we had no cable facilities whatever for normal routine business, although Gracechurch Street branch, by the courtesy of the War Office, had been able to send signals through official channels. These, too, were at times subject to delay and frequently arrived in a mutilated condition. Some of

the trouble was undoubtedly due to the fact that the cables were transmitted by the military in a code which was not compiled to suit banking conditions. By way of variety, two or three messages despatched on different dates would occasionally be converted into one incomprehensible signal. No one who is not acquainted with the numerical system of testing messages can hope to appreciate the chaos which such light-hearted treatment can cause. The great bulk of these cables were for the purpose of transferring small sums of money to members of the Forces and incorporated in many cases a personal message such as "with love from Mother." The volume of this business quickly reached such proportions that the War Office felt obliged to ask us to restrict it as far as possible and to tell the senders that, although we could remit the money, we should, much as we regretted it, be obliged to omit the more tender parts of the message.

The attitude of the exchange control authorities towards Tripolitania seemed for a long time to be somewhat indefinite. After the British occupation, the country was treated technically as enemy territory and in May, 1943, the branch received a definite ruling against the negotiation of cheques on Egypt. As this happened to coincide with the time of the Eighth Army's return from the Tunisian campaign, prior to the invasion of Sicily, great inconvenience would have been caused to officers and others wishing to make essential local purchases if we had not allowed some latitude. The ban on Egypt was soon lifted, however, and in the meantime we continued to negotiate cheques on the United Kingdom and so were able to come to the rescue in many cases.

In the early days, owing to the fact that the export and import trade of the territory was virtually non-existent, exchange control was not instituted in Tripolitania. There were indeed no means by which the ordinary civilian could communicate with the outside world. There were a few British subjects, mostly Indian bazaar merchants, who were allowed by the controller of banks to send money to their families in India, which they had been unable to do since the outbreak of war. Later, when civilian postal facilities started up, an exchange control permit for remittances abroad had to be obtained by all non-military customers from the deputy controller of finance and accounts.

It became evident very soon after we opened for business that there was a great need for a bank. The Italian banks had been closed ever since the British occupation, having previously paid out their depositors in cash as far as they could. The public, therefore, was holding unusually large amounts of lira notes. In addition, quantities of foreign notes were tendered for exchange, together with

a few stale cheques on London dating back, in some cases, as far as 1938, suggesting that their holders had had no great faith in local currency.

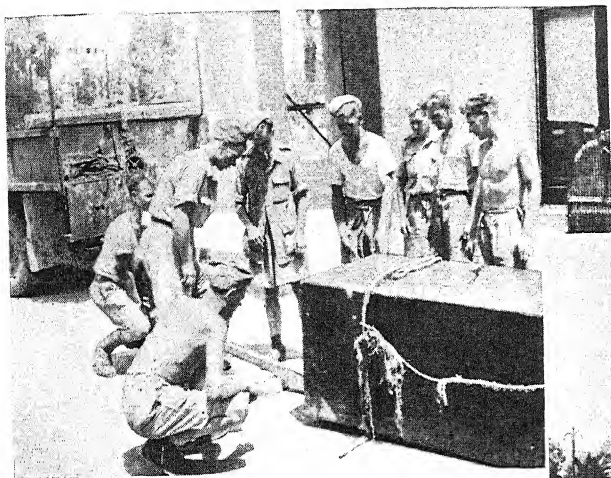
According to the official proclamations of the British military government, the currencies to be used in the territory were to be the B.M.A. £ and, at the rate of 480 to the £, the Italian lira. The administration, while for the time being accepting notes of large denominations in lire, did not reissue them, but the branch opened accounts for the general public in both B.M.A. £s and in lire. At first 100 per cent. cover against these liabilities was maintained in our strongroom, but later we were able to dispense with full cover in respect of the B.M.A. accounts. As time passed Italian lira currency became less and less important.

After overcoming the initial difficulties inherent in such conditions, the branch quickly settled into its surroundings. The imposing signboard which was erected over the archway at the corner of the Piazza d'Italia provided the local wits with their opportunity to give the place the nickname of "Barclay Square." Another feature about the Bank was our Defence Force guard, whose zealous attention to duty sometimes created amusing incidents. When, for example, some luckless civilian whose appearance did not appeal to them, wished to enter the Bank upon his lawful occasions, he was liable to be refused admission and would frequently have to seek the protection of a uniformed escort.

At this time, one of the main sources of revenue to the branch was the changing of North African francs for merchants residing near the Tunisian border. By the beginning of August we had handled over 50,000,000 francs, and in the earlier days it was no uncommon sight to see our "civilian" counter literally taken by assault when the doors were opened. Later, one would see a number of Arabs squatting on the ground and leaning up against the blast tower, as they counted the money they had received. The first influx of Italians expelled from Tunisia greatly increased the volume of this business.

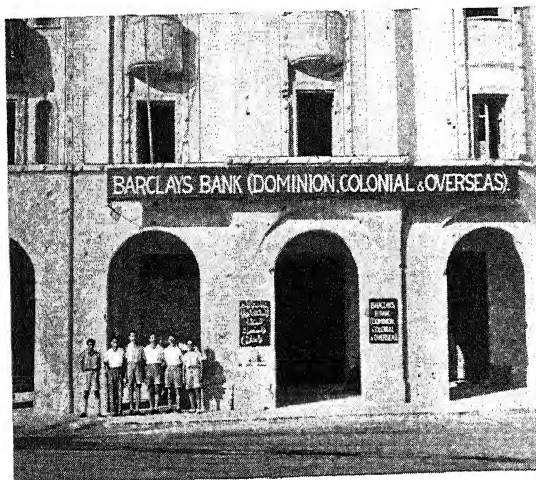
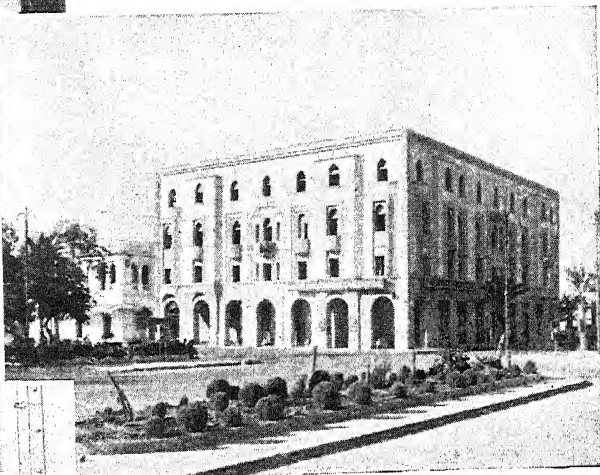
By early August, the branch was paying imprests for units stationed in the area, thus relieving the base command cashier of much work, while greatly adding to our own. As the different units moved off for the occupation of Sicily they were succeeded by others, resulting in a great increase in the encashment of cheques drawn on the Egyptian branches and also on London.

In September, 1943, the new military authority lira was introduced into the territory in replacement of the B.M.A. pound. The conversion of the B.M.A. pound accounts into the new currency had to be put through in one evening in the middle of the week. For some reason best known to the administration, the



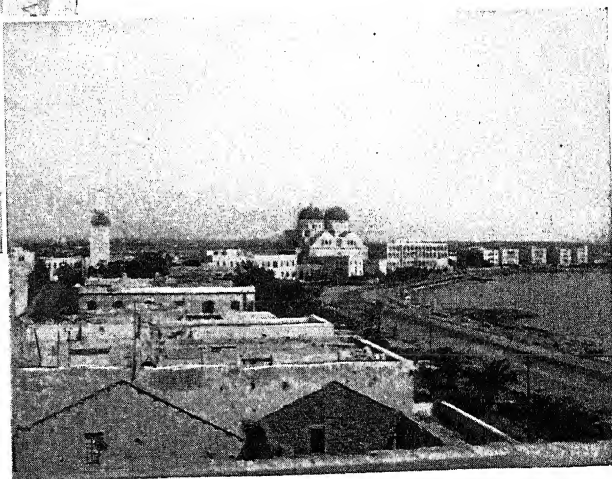
Left : THE ROYAL ENGINEERS HELP
TO MOVE A SAFE

Right : THE BRANCH

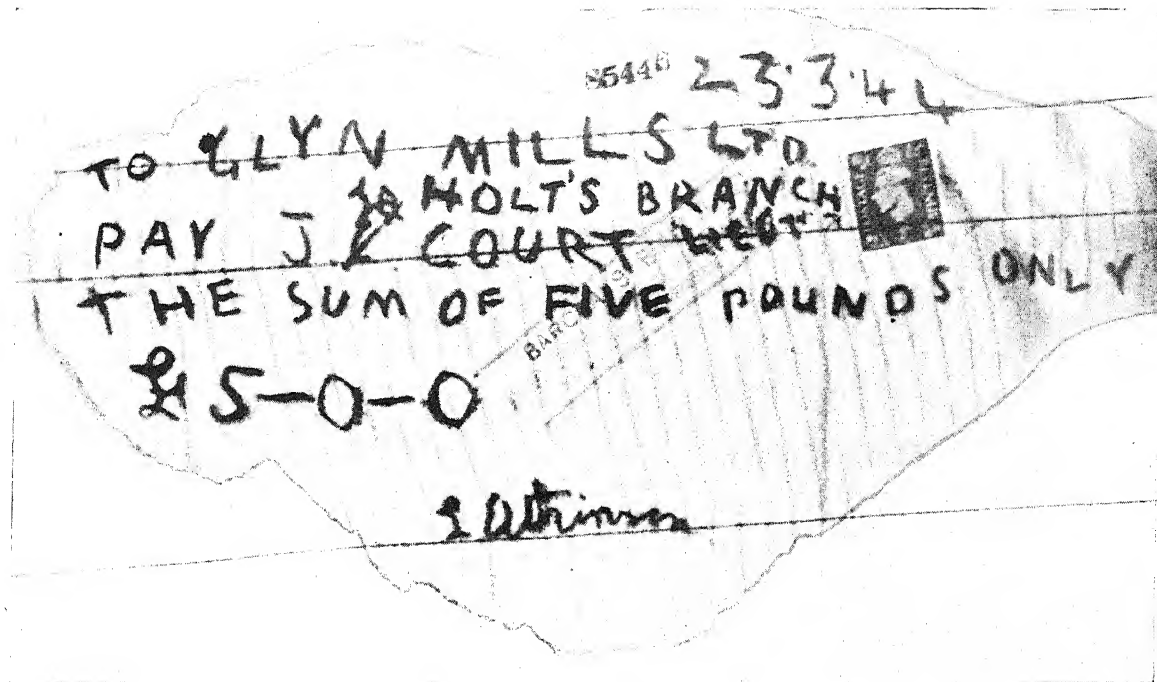


Left : STAFF OUTSIDE BRANCH

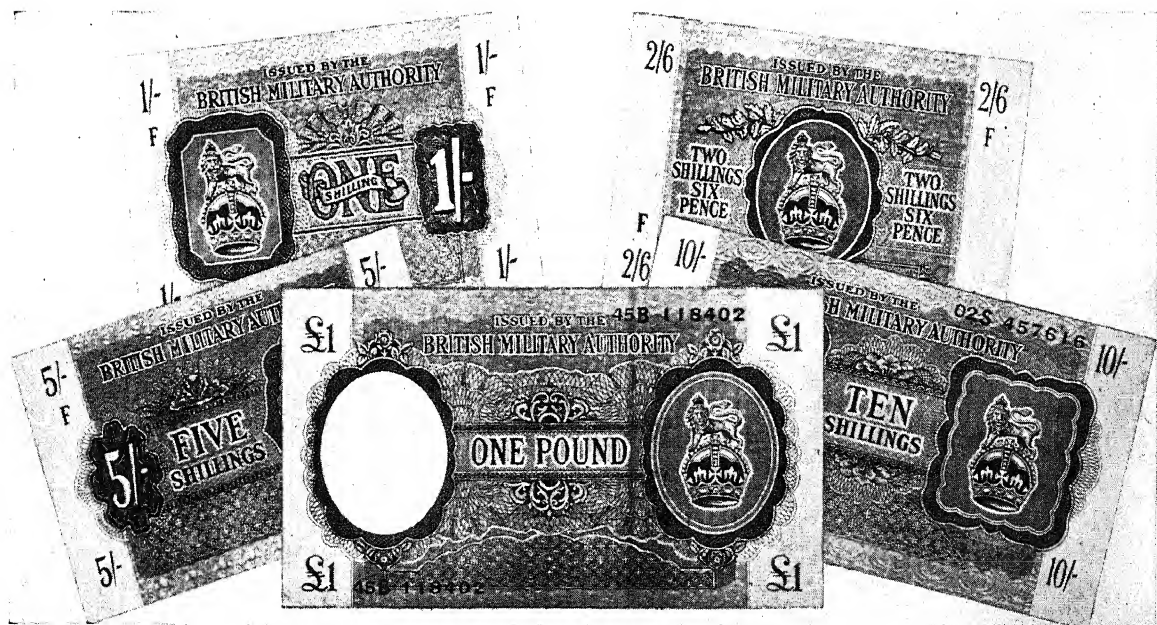
Right : VIEW OF HARBOUR FROM
THE ROOF



BENGHAZI



THE SHIRT CHEQUE



BRITISH MILITARY AUTHORITY CURRENCY

utmost secrecy was observed regarding this change, and although over 300 cases of the new notes had been brought through the Bank premises to the currency officer's strongroom, the staff of the branch, with the exception of the manager and accountant, were entirely ignorant of the impending change. As there were over 1,800 accounts on the Bank's books, the task set us was not an easy one, but the ledgers were completely balanced within two days. Thenceforward, we continued to receive the old currency for the credit of accounts expressed in the new "M.A.L.," but, fortunately, the branch was not asked to make conversions for the public apart from those who had banking accounts.

When, later in the year, the British administration organised the pilgrimage for the Moslems to Mecca, some interesting work in making the necessary financial arrangements devolved upon the branch. Each pilgrim was allowed to purchase a certain quota of Egyptian notes, the balance of his requirements being placed at his disposal at our Suez branch. For a time, the banking hall presented a picturesque scene, crowded with pilgrims sitting on the floor in a circle discussing their affairs.

On two occasions when supplies of currency notes had arrived, convict labour was employed to handle them and it was a strange sight to see men, clothed in dungarees bearing the broad arrow, enter the strongrooms of the Bank and of the currency officer.

In one way or another the new branch was kept active for most of the year. Indeed, it was not until the invasion of Italy that the branch's activities on the military side began to show any marked decrease. By the end of the year some 12,000 air mail transfers to England had been made on behalf of members of the Services.

About the same time as we opened at Tripoli we had agreed, in collaboration with the British military authorities, to provide a banking service in Benghazi which, in November, 1942, had been captured from the enemy for the third time. It took several weeks before the staff and equipment could be assembled and the premises made ready for business. G. G. Money, who was the first manager, left Cairo on May 24th, 1943, by car for Benghazi, where he arrived on the 27th accompanied by his chauffeur-messenger.

The question of opening a branch at Benghazi had been considered much earlier in the war. Soon after the Australians occupied the town in February, 1941, we were asked to advise on the question of providing banking facilities in Cyrenaica and Whitcombe was sent to investigate and report. At that time, except for the harbour installations, the town, with its many fine buildings, was

practically unscathed. A conspicuous feature was the palatial nature of the premises of the Banca d'Italia and the Cassa di Risparmio, the premises of the Banco di Roma being much less pretentious. It seemed very unlikely that there had been anything like a sufficient volume of business to justify such an abundance of banking facilities, as the economy of the territory had rested largely on subsidies and support of one kind and another from Italy. The exports of Cyrenaica were extremely small and were greatly exceeded by the imports.

Benghazi, a town of about 60,000 inhabitants, depended largely upon official activities, and the main development of importance in the territory was the agricultural settlement scheme carried out under state control with the aid of state subsidies. About 60,000 acres had been brought under cultivation, mainly wheat, in nine years and it was hoped eventually to increase this figure substantially. Whitcombe reported then that the time had not come for the establishment of banking facilities in the occupied territory. His conclusion seemed to have been fully justified when early in April, 1941, the enemy reoccupied the town.

We recaptured it in December, 1941, but lost it again in the following month. By the time our branch opened, the condition of the town had changed very much for the worse. Barnes, who was one of the first civilians, if not the first, to enter Benghazi after its final capture, found many of the buildings severely damaged, and came to the conclusion that the premises of the Banco di Roma would be most suitable for our purpose. It was in these premises that the branch was established a few months later. The Italian banks remained closed after the third British occupation. For more than two years the town had been heavily bombed from the air, shelled from the land and sea and extensively looted by troops and populace when the place changed hands. Numerous houses and other buildings were bereft of doors, windows, furniture, fittings and woodwork, and it was difficult in many parts to thread a way through what had once been streets. It was fortunate for us that the Navy had for some weeks before our arrival occupied the building allocated to us and had undertaken a certain amount of cleaning and repairs. Nevertheless, the Bank offices on the ground floor were in an indescribable condition; the windows were sandbagged up to the roof, but many of the bags had burst and deeply littered the floor with sand. Broken glass, papers, odds and ends of wrecked furniture and dirt of every description had accumulated and swarms of fleas attacked everyone who entered. After a few days of intensive treatment by a band of Arab workers, the place assumed a more orderly appearance and when the Royal Engineers, who were most helpful and efficient, had rendered

valuable aid by undertaking essential renovations and repairs and installing electric light and water, the premises became more recognisable as a bank. A local contractor also undertook a certain amount of work, but his knowledge of English or that of his workmen, was apparently limited, for while the Bank's name-board was in course of erection, passers-by were amused to find the title of our Bank portrayed as "ial and Overseas (Barclays Bank) Dominion Colon" and later as "Bank Barclays (Dominion, Colonial and Overseas)."

Money was alone for about a month, making preparations for opening and awaiting the arrival of the rest of the staff, who had been drawn from our branches in Addis Ababa (just previously closed), Egypt and Malta and who hailed originally from England, Scotland, Egypt, Palestine, Greece, Malta and Cyprus.

Some delay in opening was caused by the necessity of obtaining the keys of the strongroom, which had been taken by the Italian Bank to Tripoli. These were eventually produced, but then the locks were found to be rusted and had to be taken to pieces. In the course of this process, the locksmith found two live rifle bullets wedged into the first of the key-holes on which he operated. Finally, however, by the 15th July the stage was set and the opening took place. Business was not on such a feverish scale as that which marked the early days of our branches in Addis Ababa and Tripoli. Few British troops remained in Cyrenaica because they were busily engaged further to the west, chasing the enemy out of Africa. The Italians had mostly either left the country or been evacuated and as the bulk of the trade and business of the territory had been in their hands, commercial operations were decidedly limited when our branch opened for business, especially as shipping and most road transport activities were in official hands.

In spite of the various limitations, our branch established friendly relations with the local notables and merchants and our manager was frequently invited to their luncheon parties. It was not easy for him to cope adequately with these occasions in the case of those of the Arab hosts who were accustomed to gauge the success of the gathering by the amount of food which they persuaded their guests to consume. Their ideas of capacity were sometimes difficult for a mere bank manager to acquire, and it was a little disturbing to be expected, in the first instance, to deal with four or five meat courses of generous proportions. On one occasion our luckless manager was served with a whole fore-quarter of a well grown lamb and several pounds of stuffing as his share of the *fifth* meat course.

As elsewhere in the occupied territories, the branch had to grapple with currency problems and, moreover, was handicapped by the delays in obtaining

fresh supplies of cash and in disposing of surpluses, the absence of a currency reserve in the territory being a severe drawback. The field cashiers and accountant officers of the Army, the Royal Air Force, the British military administration and the United States Army and Air Force had been working independently of one another, each bringing up their requirements of cash separately from Cairo. Although the local inhabitants were still to a large extent using Italian currency in their dealings with one another and in making payments to the British military administration, the disbursements of these official bodies were all in Egyptian currency, so that the Bank was able to centralise the cash distribution in the latter currency and, by arrangement with the command paymaster, to bring up further cash supplies periodically by road convoy from Egypt with which to meet Cyrenaican requirements. A full banking service was also given to such institutions as the N.A.A.F.I. and its American counterpart and to individual members of the Forces, many of whom were delighted and surprised to find facilities in Benghazi for sending money home to their families by cable or mail or, if they were of the spending type, for cashing cheques on their home bankers.

As commercial business seemed unlikely to develop for some time, a number of services were rendered, in particular to the Army and British military administration, which relieved the respective officials of much laborious routine work and, in the case of the British military administration, enabled their accountancy staff to be reduced.

About this time the Bank was also opening up in another Italian colony. Mogadishu, in what was formerly Italian Somaliland, had been occupied by British forces on the 25th February, 1941. At the time of the occupation, the town had an estimated population of 68,000 of whom approximately 8,000 were Italians, the latter figure being much reduced later on during the war by the repatriation of women, children and unfit or aged men to Italy. Within a few days the banks in Nairobi were asked to nominate a senior official to proceed to Mogadishu, in company with the finance controller of the O.E.T.A., in order to advise on banking, financial and currency matters. Macdona was selected for this purpose and he left Nairobi by plane on March 5th, reaching his destination two days later after an adventurous journey.

He took part there in a number of conferences between the British administration and the senior Italian officials, including the managers of the three Italian banks. Macdona took an active share in the full investigations which were made

into such questions as the resources and liabilities of the Italian banks, the currency position of the country, the food supplies and needs, price controls and the rates of exchange to be fixed for the lira, including the antecedent measures necessary. Various schemes were thrashed out for the handling of these complex matters. Orders and rules were drafted for discussion and eventual promulgation, including the arrangements under which the Italian banks were to work.

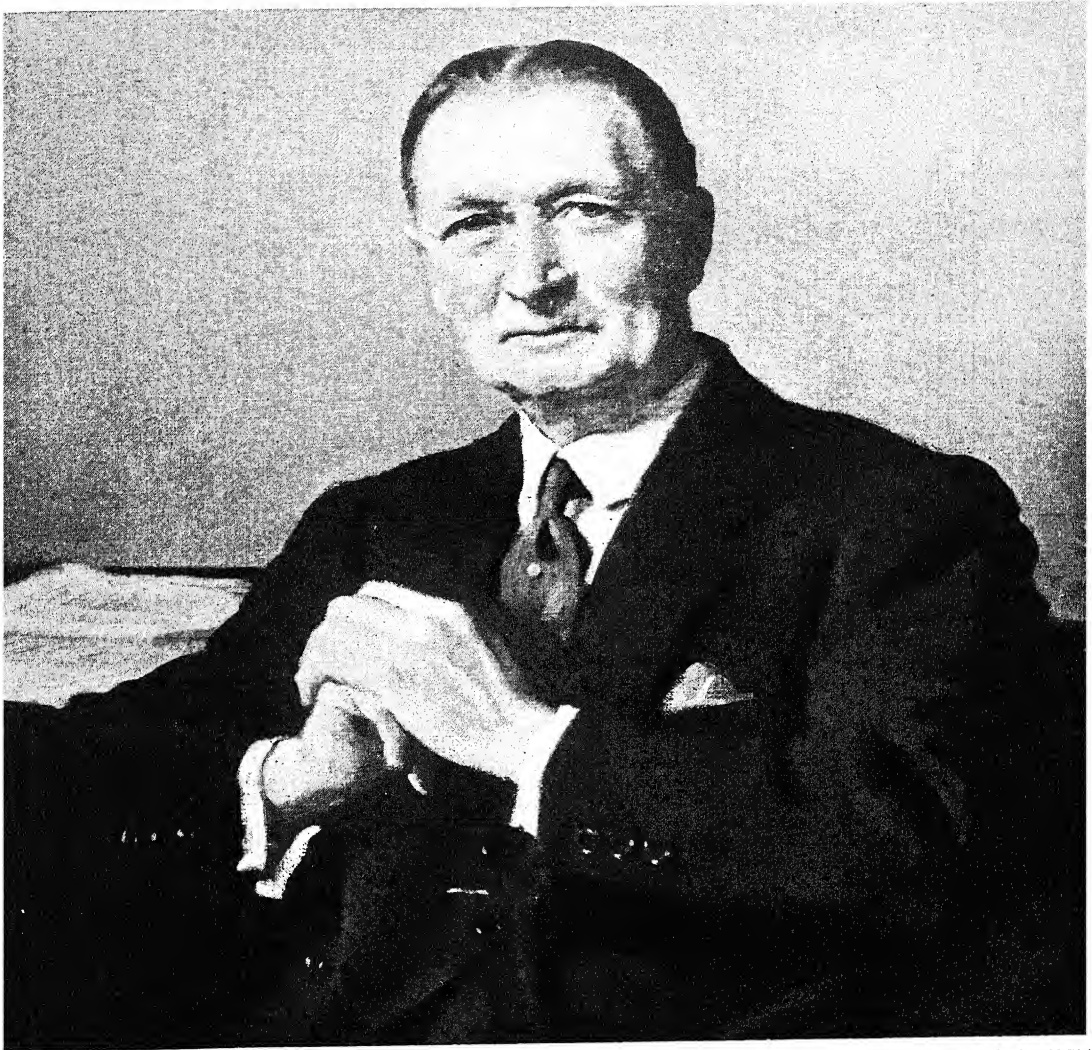
The question of our opening a branch at Mogadishu was discussed some time after these events, but there were difficulties in the way and it was not until December, 1942, that the decision to establish a branch was finally taken. L. A. Borer, from Asmara branch, who had the advantage of an excellent knowledge of the Italian language, was appointed manager. The preliminary arrangements were made in Nairobi and by 11th February, 1943, all was ready to move forward. Thirteen packing cases containing the main supplies for the branch were sent by sea and a further three cases, together with the staff's personal effects, were loaded on a lorry, ready for the 820 mile journey by road convoy. The route was via Garissa, Kismayu and Merca, the lorries being ferried over crocodile-infested rivers. Camps were pitched at night, with big fires burning and armed guards patrolling to keep off lions. Hundreds of miles were travelled over scorching sand-roads through iron-thorn country; regions were passed, in Somalia itself, of pure sandy desert with loaded camels padding over the tops of the dunes; and finally Mogadishu was reached, with its fine white buildings shining in the hot sun.

On the 8th March, 1943, the branch was opened in the former premises of the Banco di Napoli, which were admirably suited to our needs except that there was no strongroom, but various measures were taken to offset this disadvantage. The branch had the protection of an armed guard of Somalia gendarmerie consisting of an n.c.o. and three other ranks.

Although the three Italian banks remained open, their work was mainly confined, under the controller of banks, to the liquidation of pre-occupation business and to maintaining various lire accounts. The East African shilling had been made legal tender, but the Italian banks were not normally permitted to conduct accounts in that currency, so that the establishment of our Bank, with the wider facilities it was able to provide, was a great convenience to the community. On the 31st December, 1944, by which time the lira had practically ceased to circulate, the Italian banks were closed to the public.

The business of the branch quickly developed and was by no means confined to administration and military business or to the individual accounts of British

personnel, but it extended to the general community of the territory. Naturally, the country's economy had been seriously disrupted by the war; many of the Italians had left, numerous British and other officials had arrived. The current of trade had been completely altered, the value of the lira had been reduced to a fraction of its former value and many farmlands had been entirely neglected. Under Italian control, the country had depended upon support from Italy and much of the pre-war development rested on a flimsy basis. The bulk of the external trade was with Italy so that when the British blockade was imposed in 1940, the export trade ceased abruptly. The British administration worked hard under many difficulties to make the country as self-supporting as possible, particularly in the matter of certain foodstuffs, and a large measure of success was achieved.



From a painting by Oswald Birley

SIR JOHN CAULCUTT, K.C.M.G.
CHAIRMAN, 1937-1943

CHAPTER X

VICTORY AT LAST

BENGHAZI was the last of the branches which we opened in the wake of the armies. By that time, the star of the Allies was definitely in the ascendant. Soon after the Eighth Army entered Tripoli, the remnants of the German forces in Stalingrad capitulated and the Russians rapidly proceeded to regain much of their lost territory. The threat of the enemy to the Middle East, by any line of approach, was a thing of the past.

Meanwhile, in Africa, the Allies had been going from strength to strength. In November, 1942, the Anglo-American landing in French North Africa took place and it was now their turn to apply the pincer movement. Indications of a movement of this kind had been in evidence in Gibraltar for some time previously. There was great activity in shipping, including landing-craft, and by the early autumn there had been a concentration of air strength. From time to time liaison officers and military and naval missions of the United Nations arrived in Gibraltar and our branch there conducted the relative banking business. The preliminary arrangements made with the branch in the summer for the financial requirements of the United States services were completed later in the year; Allied activity in Gibraltar continued not only during the landings in and subsequent liberation of North Africa, but also during the events which led to the capitulation of Italy. Meanwhile, the Eighth Army rapidly moved westwards in its triumphant march, crossing the Tunisian border in January, 1943. Three months later a general offensive in Tunisia took place, culminating in the surrender of the entire German army trapped at Cap Bon. The long-drawn out struggle in Africa had been brought to a successful conclusion.

The results of the North African campaign completely transformed the position in the Mediterranean. They enabled convoys to be sent to Malta without undue risk and accordingly simplified the task of supplying the Allied armies in the Mediterranean and opening up that sea as a passage of communication to the Middle and Far East. This change in the tactical position had widespread influence on the supply routes of the war. In July, 1943, the Allies invaded Sicily and early in September, crossed to the Italian mainland. The Italians signed an Armistice in the same month.

The war had now moved away from the territories in which the Bank operated,

and our associations with it naturally became less marked. Apart from the possibility of occasional air raids or some other form of sporadic attack, our branches in the Middle East were now immune from serious danger. Large numbers of troops, however, had to be kept in the Middle East, which still remained important strategically and as a supply base, and our branches in the area, including those we had opened in the occupied territories, were still active in ministering to official and other needs. On the other hand, the efforts of the authorities in the occupied territories to effect some measure of economic recovery which would bring the countries nearer to self-sufficiency gave rise to an increasing volume of commercial business.

By this time, the business of banking, both at home and overseas, had acquired a kind of war-time rhythm; it had undergone a good deal of adaptation to meet the conditions and circumstances of war, but now the main pattern had been well established. Most countries had declared their allegiance one way or the other and major setbacks seemed to be unlikely. In the banks, most of the men available for the Forces had already enlisted, and the women staff who had largely taken their place were becoming more fully trained and experienced. The staff were conversant with the intricacies of defence finance regulations, loan restrictions and other war-time controls, and in the exceptional cases which still arose they usually had some precedent to serve as a guide. Branches had become familiar with the principles which governed banking in war and the early uncertainties had given place to understanding and confidence.

Although for a time branches were hard put to it, absorbing the endless stream of instructions and advice received from their controls, the substance of this mass of wisdom—if we may so describe it—had been largely assimilated and so the whole banking machine was running on well-oiled wheels.

The improvement in the war situation was reflected in the remarks of the chairman of the Bank in his statement to the stockholders dated December, 1943, accompanying the Bank's report for the year ending 30th September, 1943. In that statement, he referred to the increased liquidity of commercial undertakings and explained that the conditions which created it had been a contributory factor in enabling the Bank for some years past to release a considerable proportion of the amounts previously set aside as provision for doubtful debts. Up to then it had been felt prudent to retain those recoveries, partly as a protection against losses which we might suffer through enemy incursion into those areas in the Middle East and the Mediterranean where we were established. The chairman then

pointed out that he thought this danger could reasonably be regarded as having passed and from the monies thereby freed, a sum of £300,000 was transferred to reserve fund in that year's accounts, while a further £200,000 was added to the reserve from profits. The main feature of the balance sheet in that year was a further sharp increase in our deposits, current and other accounts which rose from £191,000,000 to £247,000,000, reflecting the heavy war expenditure in various territories, particularly in the Middle East.

During the year—on the 29th April, 1943—the Bank suffered a great loss by the untimely death of its chairman, Sir John Caulcutt. He was well known in the City, was an untiring worker and, besides his activities in the Bank, he undertook many duties of a public and social character. It was typical of him that he should have been at Head Office on Good Friday in that critical year. It was, alas, his final appearance in the building, where he had worked so long. Within a few days he had passed away. He was the first general manager of the Bank, after which he became a director, deputy chairman and eventually, in the year 1937, chairman. Sir William Goodenough who, on the 27th May, 1943, was elected to succeed him, said in his statement to the stockholders :

“ It is not possible in a few words to do justice to his great qualities or to his services to the Bank and to the Empire. He made an invaluable contribution to the building up of the present strength and prosperity of the Bank and his skill and ability have guided us through many difficulties.”

When 1944 opened the war picture was much brighter, but the bombing attacks on this country still continued. The night of the 18th-19th February, 1944, was a sad one for Head Office, for on that evening Richmond House, Wimbledon, where most of the Head Office staff worked, was put out of action by an enemy bomb. The house was large, not of modern construction, and had several floors, as well as an annexe which was used by the accountant's department. The bomb was a heavy one and fell in the adjoining garden within about 20 yards of our premises. The party of firewatchers at the time consisted of three members of the Head Office staff and one night watchman.

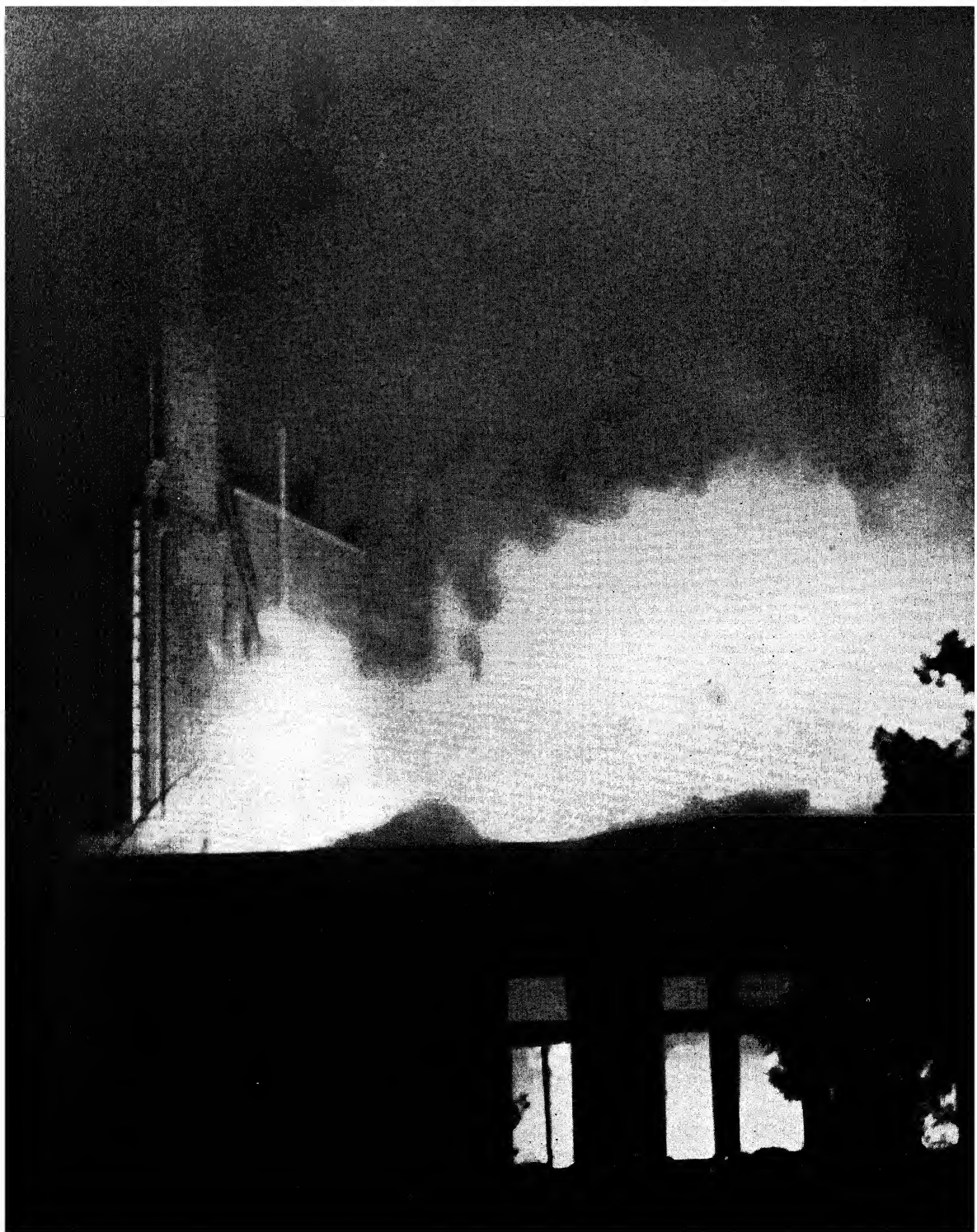
One of the adjacent houses was completely destroyed and there were several casualties, while another was severely damaged and caught fire. At Richmond House some of the inflammatory contents of the bomb apparently penetrated the accountant's section and caused a fire there. The official fire-fighting services were very much occupied with other outbreaks and although our own firewatchers grappled with the flames, which were confined to the annexe and never allowed to

penetrate to the main structure, they were unable to prevent the accountant's department from being practically destroyed. Ultimately the official fire services extinguished the flames and, when the heat had subsided, an examination was made of the charred remains; although large numbers of papers and documents had been destroyed, it was found that much salvage was possible. Papers and files in most of the steel cabinets, although charred, were only slightly affected and in addition even some of the bundles of vouchers and other documents in the open office were so closely packed that the flames in many cases damaged the edges and outer forms only. The work of salvaging and sorting the records and vouchers was a tedious and lengthy affair, but it well repaid the trouble involved. The more important books were outside the department in the basement strongroom and were preserved intact.

The main building was heavily damaged by the blast—windows and frames were shattered, doors were blown several feet away, the principal staircase was unsafe and much of the office furniture was destroyed. Fortunately, the records, vouchers and files, most of which were in steel cabinets, were largely undamaged. The building, however, was unfit for occupation and unsafe, so that immediate evacuation was necessary. The members of our fire party were in the main building when the bomb fell and at the time it was thought they were but little affected, but they evidently suffered from blast and shock and many weeks elapsed before they had all fully recovered.

It was a sorry and bedraggled Richmond House that on the Saturday morning met the eyes of our staff, who thereupon concentrated their energies on restoring as much order as possible out of chaos and preparing for a move to other premises. We had previously made arrangements for a possibility of this kind, having acquired a temporary lease of a large mission hall in Southfields, not more than a mile or so distant. The new office was ready for work on the Monday morning, the staff having worked all through the previous day,

The new quarters did not have the attractions of Richmond House, but there were limited facilities for meals and the miniature billiard table in the "Youths' recreation room" was not without its appeal to firewatchers. Nevertheless, we did not remain there long. By this time the bombing was spasmodic and had lost much of its intensity and concentration. The outskirts of London appeared to have become as vulnerable as the inner areas and, moreover, the large steel-built structures in the City stood up better to blast or to a direct hit than the less solid buildings in the suburbs. In these circumstances, in March, we took advantage





of an opportunity of leasing temporary premises at 33/5, Gracechurch Street and Head Office staff returned there on the 27th March, 1944. Here we remained for just over a year: then the landlords, whose own premises in the Strand had been severely damaged, wished to return, and we therefore obtained fresh quarters at 42, Gracechurch Street, into which we moved on 11th June, 1945.

These changes were not made without mixed feelings on the part of at least some of the staff; a large proportion lived south of the Thames and many found it more easy to reach Wimbledon or Southfields than the City. At Richmond House, in particular, the fresher atmosphere, the pleasant views from both the back and front of the house, the attractions of the open common and the freedom from the competition of the City swarms helped to compensate for the admitted disadvantages in other directions. In the summer evenings, firewatching at Richmond House was not without its attractions. One could wander in the tastefully arranged and well-maintained garden or even practise putting on the Cumberland turf. Much of this turf, unfortunately, was dislodged in order to make room for the deep shelters, but even this desecration had to be suffered in the interests of security.

During one of the short, sharp air attacks which characterised this period, our chairman had an unpleasant experience. Immediately after an "all clear" had sounded, he had started to walk home to his flat. The night of 23rd February was particularly cold and dark and the heaps of broken glass and rubble littering the side-walks made Sir William take to the middle of the road. As usual on these occasions, there was water from the fire hydrants lying in the streets and there had not yet been time for the huge new crater at the bottom of St. James's Street to be roped off. The bomb which had just fallen there had penetrated the water main, deep underground, so that the crater had rapidly filled and water was flowing over the street. Almost before he had time to realise that the water was getting deeper, Sir William had the stimulating experience of finding that he was afloat and having to swim for his life when within a 100 yards or so of his flat. The crater was as large as many a swimming pool, but unfortunately, without the convenience of a siderail to grip. It did not take him long to realise that with his heavy overcoat on he was in serious danger. When by a lucky chance help came, he was at the point of exhaustion and was helped back eventually by two wardens to his flat nearby. It did not improve matters to find on arriving there that all the windows had been blown out. He professed to being none the worse for the "incident" on arriving at the office next morning, but the story was one of those which

quickly went the rounds and took on many surprising forms during the succeeding few days.

Early 1944 saw heavy fighting and continued progress by the Allies in Russia and Italy and a continuation of the heavy bombing attacks on Germany, in which the United States bombers were now taking an ever increasing part. On June 6th the event for which the whole world was waiting took place, the Allied armies landing at various points between the base of the Cherbourg Peninsula and Caen. After hard fighting the German front was broken, and by 25th August Paris was liberated.

Our financial year ending 30th September, 1944, closed with a far more favourable war situation than that of its predecessor; the balance sheet figures continued to reflect the results of the heavy war expenditure by governments, and deposits at £282,000,000 showed an increase of £34,000,000 compared with the previous year. The reserve fund was again increased by £500,000, of which £200,000 was allocated from profits.

In consequence of events in Europe, the war receded more and more from our territories overseas. The trials of the civilian population at home, however, were by no means ended. On June 13th, 1944, the Germans had initiated the flying bomb attack against this country; they had often spoken of their secret weapons, and while the authorities here had information and had taken steps to forestall and frustrate the attacks, the man in the street wondered how far the stories were part of the German propaganda designed to make his flesh creep. Once the attack opened he was quickly relieved of any doubts he may have had. Disorganisation of homes and transport again took place on a large scale and many lives were lost. A particularly discouraging aspect of this new form of attack was the havoc caused in crowded streets and shopping queues during the daylight hours. Since the days of the Battle of Britain, people had gradually come to feel themselves almost immune from daylight air raids, but the flying bombs were an all round the clock affair. This retrograde move seemed at the time all the more deplorable for being in such sharp contrast to the general war picture. The great damage to property rendered the housing problem still more acute. Delays in journeys to and from the office were frequent, but the position in this respect was less marked than in the earlier air attacks, because the flying bombs were extremely erratic and the precise point of land contact was largely a matter of chance.

After some experience, people began to develop a sense of intelligent anticipation about these bombs. They could tell approximately whether a bomb

was on their line or whether to the right or left; they also had a good idea by the sound of the engine whether it was reaching the end of its course or whether it still had some distance to travel. There were certain factors calculated to mislead the most attuned of ears, but the skill acquired was sufficient to enable most people to decide when discretion became the better part of valour or, in other words, when to bolt for the nearest cover. In the Bank, as in most offices, it was impracticable to run to earth immediately an attack was in progress. As the alerts often lasted for long periods, measures designed to reduce loss of time to a minimum were taken for the protection of workers. From a central and widely displayed point in the City, a signal was hoisted when flying bombs were known to be approaching. Owners of large buildings such as ours, in turn, posted spotters on the roofs, who kept a look-out for the signal and sounded a warning throughout their offices when the signal was visible. Apart from being on the alert no action had to be taken on this initial warning. Meanwhile, the spotters kept watch closely for the approach of the actual flying bomb itself, and if from their vantage point they saw one heading in the direction of the building, they sounded an "imminent" warning, whereupon it was understood that everyone should take the best cover immediately available.

The blast effect of the flying bombs was very severe and one of the chief dangers arose from flying glass. Glass, unfortunately, was a conspicuous feature in most large City offices with their panelled and glass partitions. As the time between the "imminent" warning and the arrival of the bomb was only a matter of a few seconds, the only protection possible was to crouch by the wall least vulnerable to glass splinters or to take cover in the well of a desk. Where more than one person occupied a room it was just as well to have an understanding as to which particular refuge each person should occupy.

Familiarity often breeds contempt, and it was no doubt natural that there should have been a fairly widespread disregard of the safety measures, many people relying upon their own estimate of the probabilities or being too much engaged to heed them. But the toll of this attack was a heavy one. In all about 8,000 bombs were launched and although large numbers were intercepted by the defences, 2,300 got through to London, the target at which the vast majority of the bombs were aimed. Hundreds of thousands of houses were destroyed or in greater or lesser degree damaged, 5,500 people were killed and 16,000 seriously injured, mostly in the London area.

Two members of our staff were unfortunately killed and many others suffered

in one way or another, several of them losing their homes or having them rendered uninhabitable.

The range of the bombs was limited and as the Allies swept through France, they over-ran the launching bases, enabling Londoners to breathe freely once again. One Government spokesman congratulated them on the deliverance, but the words were barely out of his mouth before another form of attack developed. On September 8th, some new and mysterious missiles fell at Chiswick. At first there was great reticence in official quarters about these so-called "burst gas mains." It was a strange epidemic, indeed, that was affecting them and often the only convincing proof that a new form of attack was in progress came from residents nearby the landing of one of these new missiles. For these weapons, no warnings or precautionary measures were possible. People went about their business just hoping for the best. There was much difference of opinion as to the respective qualities of the V.1's (the flying bombs) and the V.2's (the rockets), a difference which reflected varied temperaments, but so far as the Bank was concerned it was at least clear that nothing could be done in advance to mitigate the effects of the attacks of the latter.

The severity of the attack was greatly diminished by the heavy raids made by the R.A.F. on the launching sites, assembly points and communications; nevertheless, these missiles continued to arrive, the attack lasting for a period of over six months, during which 1,000 fell on England and over 9,000 people were killed and injured, London again being by far the chief sufferer. The end of air attacks on London had now been reached. On March 28th, 1945, Londoners heard the air-raid siren for the last time. That drawn-out mournful wail of the alert, which in the early days had been compared by Winston Churchill to the wail of the banshee, had become all too familiar. Not even the most eccentric dared express any regret that they would hear its voice no more.

Throughout the trials of the rocket bomb attack, Londoners had shared in the heartening effects of the resounding victories on the Continent. Roumania, Bulgaria and Hungary were out of the conflict, the Russians were approaching Berlin from the East and the Allies were across the Rhine. The "beginning of the end" was clearly at hand. On all fronts, the Allies marched forward. The unconditional surrender of the German armies in Italy on April 29th was followed by the death of Hitler on May 1st and the surrender of Berlin on the following day. The act of unconditional surrender of the German armed forces was signed on May 7th, 1945.

CHAPTER XI

RETROSPECT AND PROSPECT

IN the United Kingdom May 8th, 1945, was celebrated as V.E. Day.

In the closing stages of the war events had moved faster than most people had anticipated, but even so, the end had been clearly foreshadowed early in the year, soon after the failure of the heavy German offensive in the Ardennes region which at one time made a disturbing bulge in the Allied lines.

As the war in Europe drew to its close, the progress on the Continent was reflected at home in the abandonment of fire-watching and the lifting of the black-out. People ceased to grope their way through the dark streets in peril of collision with a lamp post or a fellow pedestrian; they revelled in the enjoyment of lighted roads, trains with undrawn blinds, platforms with names and edges visible and homes where chinks of light were no longer punishable by law. People could now sleep in peace so far as enemy actions were concerned.

The war still continued in the Pacific, but even before the dropping of the atomic bombs it was clear that the days of Japanese resistance were numbered and on September 1st, 1945, Japan surrendered unconditionally.

Throughout the war damage to the bank's premises had been comparatively slight. Although many of our branches overseas were so seriously threatened at times, not one of them, except Hamburg, was ever in the hands of the enemy. Even the latter, although situated in the part of the city where bombing was most heavy, by a fortunate chance suffered very little damage, apart from broken windows. The branch served before the war as a liaison office for business between Germany and certain parts of Europe on the one hand and our overseas territories on the other. Shortly after the outbreak of war the business was placed in liquidation by the German authorities and F. Vossen, our manager, was appointed liquidator. Many of the staff were called up for service, but the manager and those of his assistants who remained continued to look after affairs. When our inspectors visited the branch in the latter part of 1946 they found the books and records of the branch intact and the manager and staff, then acting under the authority of the British administration, doing all they could to safeguard our interests.

While chronologically, victory brings our story to an end, the picture would be incomplete without some more detailed account than has hitherto been given of the part played by our staff.

At the beginning of the war our total staff numbered approximately 6,500, of whom over 1,000 were women: of these, 1,210 men and 43 women joined the Forces. From time to time during the war, temporary staff were also engaged, many of whom subsequently enlisted. The full number of staff, permanent and temporary, who joined the Forces was 1,521—1446 men and 75 women. A list of these appears in Appendix B, showing unit and rank reached at the time of demobilisation. In the case of the temporary staff, this information was not always available as our records of their activities after they ceased to work in the Bank are incomplete, but their names and such information as we have are included.

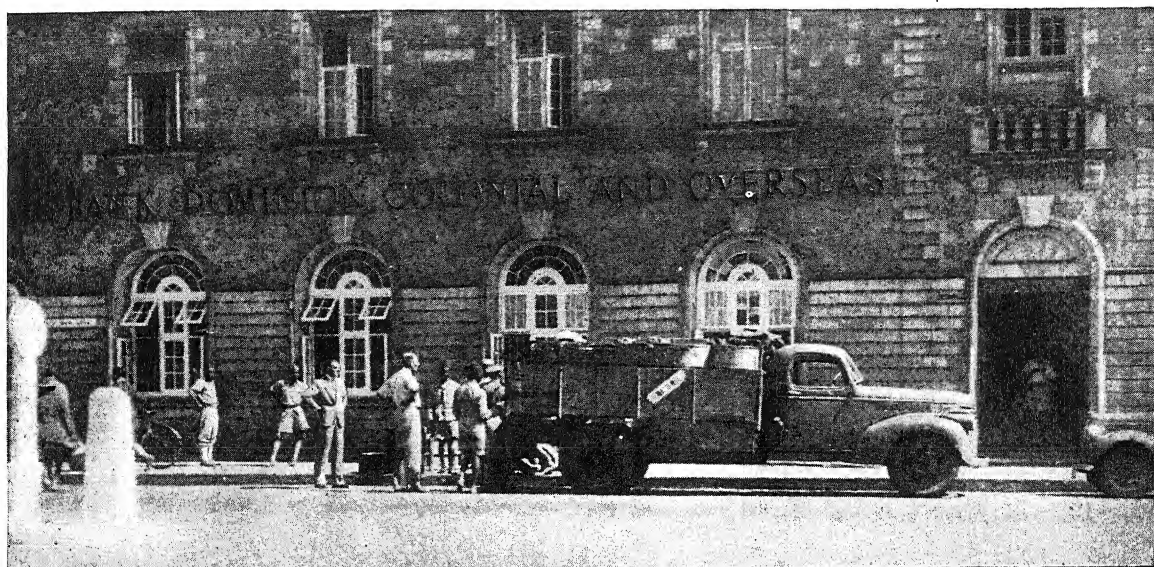
A large proportion of the Bank's staff is normally engaged for local service only, and comprises many different races and nationalities; moreover, in many territories enlistment for general service in the Forces was voluntary. Owing to the need for maintaining an adequate banking service it was not always possible to release members of the staff who would otherwise have been eligible. This difficulty was often accentuated owing to the very limited possibilities which existed for replacing men by women.

In all 162 members of our staff, including eleven civilians, whose names are recorded in Appendix C, gave their lives and a large number of others were seriously wounded. In his speech to the stockholders in December, 1945, the chairman reiterated the profound sympathy of the Bank with the relatives and friends of all those who had made the supreme sacrifice. A memorial service was held at St. Michael's, Cornhill, on May 1st, 1946, for all those members of the Barclays Group who had fallen in the war.

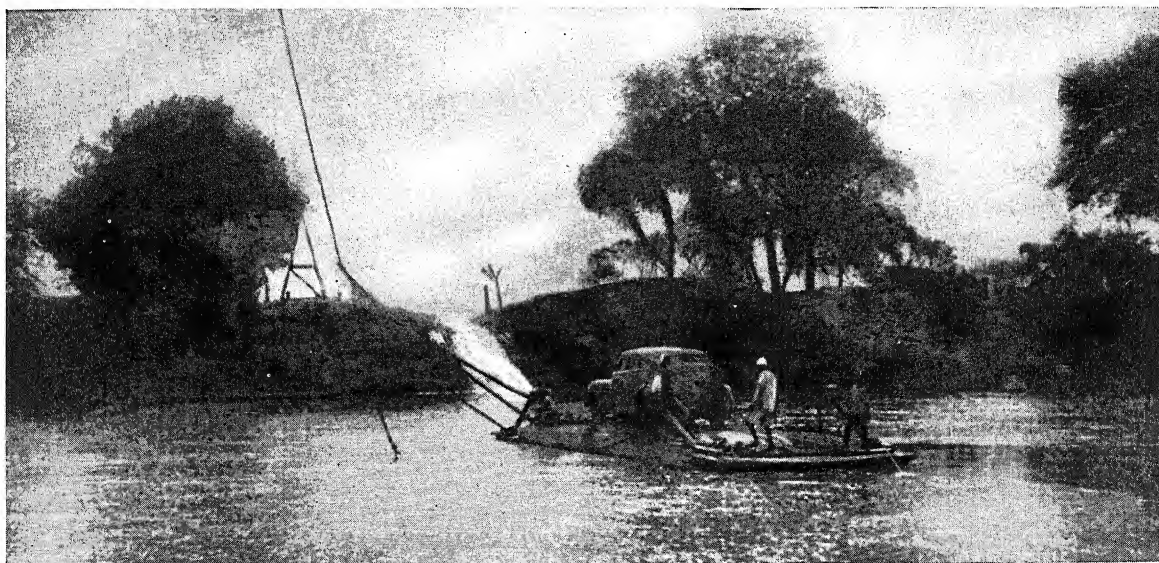
Our staff obtained their share of battle distinctions. A list of those awarded appears in Appendix D and has the great distinction of including two V.Cs. The recipients of this honour were Lieutenant Gerard Ross Norton, South African Forces, attached The Hampshire Regiment, who was a member of the staff of our East London branch, and Captain Edwin Swales, D.F.C., South African Air Force, seconded to the Royal Air Force Pathfinder Squadron, who was a member of the staff of our Durban branch and whose superb achievement cost him his life.

One hundred and twenty-five had the misfortune to become prisoners of war, including five in Japanese hands.

Reference has been made elsewhere to the onerous and often tedious business of firewatching and other duties performed by the civilian members of the staff in this country, but in all territories they undertook duties of various kinds



LOADING-UP AT NAIROBI



CROSSING THE RIVER TANA AT GARISSA

THE JOURNEY TO MOGADISHU



MOGADISHU BRANCH

connected with the war. These included voluntary work such as enlisting in the Home Guard, rendering assistance to the hard-pressed nursing staffs at hospitals, driving ambulances in black-out and other difficult conditions, undertaking spells of duty by night and day at the service canteens, serving as special constables, promoting in various ways the national savings campaigns and carrying out control, first-aid and nursing duties in the underground shelters. A number of our senior officials also served on the committees of public bodies of various kinds associated with the war, embracing such activities as the British Red Cross Society, comforts for the Forces, assistance to evacuees, the promotion of savings, regulation of trade and prices and administration of war risk insurance.

A special tribute must also be paid to the war services rendered by members of the women staff both at home and overseas. In no previous war have women played so important a part. Large numbers of our women staff joined the Forces, either in the W.R.N.S., A.T.S., W.A.A.F., or their South African equivalents. Some took up duties in the Land Army. Whatever their particular activity might be, they made a powerful contribution to the common cause and released large numbers of men for the more directly combatant duties.

Whether in or out of uniform, the services of the women were invaluable. On the civilian side, they took part in firewatching, first aid, hospital duties, shelter work and, both at home and overseas, they helped in entertaining the troops. It would not perhaps be correct to say that they "did good by stealth and blushed to find it fame" because most of the work was undertaken collectively and blushing seems to be largely a lost art, but they performed their tasks quietly and efficiently, without seeking rewards or publicity. It should not be forgotten that most of their services followed upon a hard day's work at the office.

We have already referred to the inestimable value of the work of our women in the Bank itself and to the great contribution they made to the maintenance of our banking services, but the figures may be allowed to speak for themselves. At the outbreak of war the total staff actually working at Head Office and the five branches in England totalled 718, of whom 238 were women, while at the end of the war the figures were 643, of whom 311 were women. In South Africa the corresponding figures were 3,552 prior to the war, of whom 627 were women, and 3,666 at the end of the war, of whom 1,612 were women.

Risky journeys in the course of wartime duty had to be undertaken by the staff, and many of them suffered attack by submarine and enemy aircraft. Some of the ships on which they travelled were torpedoed. We not only lost

W. A. Martin, manager of our Barbados branch, as already mentioned, but in July, 1943, we were notified that A. F. Bosman, an assistant inspector, who had gone to Port Louis, Mauritius, to inspect the branch, was reported as missing, the ship on which he was returning to South Africa having been sunk by enemy torpedoes. One of the very few survivors reported that the ship sank about 90 seconds after being hit and there seems to be no doubt that Bosman was among the victims.

A. C. Barnes, chairman, at that time, of our local board in Egypt, had the misfortune to be on board the M.V. "Marnix" when it was attacked and sunk by aerial torpedo. He was returning to Egypt after visiting this country at the request of the chairman. The ship was travelling in an important convoy and carried about 3,400 troops and passengers, including several E.N.S.A. parties, among whom were about 80 women. There were also many nursing sisters and about 30 members of the W.R.N.S.

On November 6th, 1943, at about 18.15, the ship was struck, whereupon the engines stopped, the lights were extinguished and the ship listed heavily to starboard. The boats were launched and after drifting around for about two hours, Barnes managed, with the help of several husky American sailors, to scramble on to the deck of an American destroyer. That particular destroyer picked up about 700 survivors, including about 80 women from the W.R.N.S. and E.N.S.A.

E. A. G. Cawdry, a senior member of the staff of Barclays Bank Limited lent to us for a time, sailed in November, 1942, for Egypt in the M.V. "Dunedin Star"—an unescorted vessel carrying war materials to the Middle East. There were only 21 passengers on board, of whom eight were women and three children. Between 22.30 and 23.00 hours on the 29th November—a dark night—a curious muffled crash occurred, due to striking an uncharted rock or a mine. The ship began to make water very fast and the watertight doors gave way. Fortunately the ship was only about 12 miles from the coast of Africa and within little more than half-an-hour she was beached. At dawn, it was revealed that the ship had come to rest near a flat shore utterly devoid of vegetation and separated from the ship by a line of breakers stretching north and south as far as the eye could see. By means of one of the lifeboats, fitted with a small petrol engine, the passengers and over 40 of the ship's company, with quantities of supplies, including blankets, were successfully steered through the enormous breakers and landed, but when the lifeboat's motor broke down the captain and the remainder of the crew had to be left on board.

The wireless calls of the ship, sent out immediately after the disaster, had been received at a number of places, and on December 2nd a naval tug from Walvis Bay took off the personnel from the ship, including the captain, but could not help the land party, for whose benefit supplies were later dropped by aeroplane, much of which, however, were lost on coming to earth.

The party was about 350 miles from civilisation and it was known that owing to the complete absence of roads and the difficult terrain, rescue would be a lengthy business. They suffered not only from shortage of food and water, but also from exposure. On December 9th, eleven days after the disaster, a naval trawler made another attempt at rescue and on that and the following day, 26 of the party, including Cawdry, after most hazardous ventures through the surf, were transferred to the trawler, eventually being landed at Walvis Bay. The remainder of the shore party were ultimately rescued by a land convoy.

Another unusual experience befell T. Bertram, N. W. Elliott and J. Wood, members of our West African staff who, returning to the Coast after leave in the United Kingdom during the summer of 1943, were passengers in a ship which was sunk by enemy air action. Bertram was trapped between decks for a time, but all three were safely rescued and, with other survivors, were landed at Casablanca, where they remained for six days, living under canvas in primitive conditions. They eventually sailed for Freetown, where they were again transhipped.

S. A. Gardner, an official from the West Coast of Africa, en route to the United Kingdom, actually found himself ashore in Barbados as a result of the dispersal of the convoy in which he was sailing due to submarine attack. Eventually he reached his destination via Halifax.

But the tribulations of war asserted themselves in various forms, differing in degree and kind according to the particular territory concerned. One aspect common to them all was the marked increase in the cost of living, which varied greatly in severity. Based on index numbers, at the beginning and end of the war, the increases ranged from around 33½ per cent. in the United Kingdom and South Africa to about 160 per cent. in Palestine and about 200 per cent. in Egypt. The incidence of these upward movements bore heavily upon our staff in most territories and it was apparent that in some cases the actual cost of living was much higher than the official index numbers indicated. There were formidable difficulties in the way of imposing effective price controls in countries in the Middle East, and most attempts achieved only limited success. The problem was greatly accentuated by the enormous local spending by the Forces, both officially and individually.

This expenditure, operating, as much of it did, upon a diminishing volume of supplies, sent prices of certain commodities to phenomenal heights.

Our local control in Egypt supplied us with a few examples, as set out in the following table, of the high prices paid for selected articles in Egypt during the later war years:—

<i>Nylon stockings</i>	£12 per pair
<i>Motor cycle tyres</i>	£80/100 per tyre
<i>Set of golf clubs (with bag)</i>	£133
<i>Golf balls</i>	£1 10s. to £1 15s. each
<i>Tennis balls</i>	£1 10s. each
<i>Dinner jacket</i>	£60/70
<i>Lounge suit</i>	£40/50
<i>Whiskey</i>	£5 per bottle
<i>Well-made shoes</i>	£5/6 per pair.
<i>Plain local cups and saucers</i>	8s. to 9s. each
<i>Small size tube of tooth paste</i>	7s.

These figures are not officially recorded and no doubt some of them, at least, were occasional and exceptional, but there can be little doubt that the articles mentioned did change hands at one time or another at these levels. The figures indicate the acute scarcity that prevailed and the heavy cost of some essential articles. What effect on the play of the golfer balls at 30s. to 35s. each would have is an interesting speculation. Whether the cost of losing a ball would help him to keep his head down or whether in his anxiety the tendency to look up would be accentuated might well be a subject for psychological experts.

Inflation, in greater or lesser degree, is an inevitable accompaniment of war, but is uneven in its incidence. Those in possession of large stocks of goods or other tangible assets may be able to offset the effects of the price surges or even be relatively better off, on balance, but those who have to rely on a fixed salary are in most cases liable to feel the pinch severely.

The Bank dealt with the position by granting cost of living allowances to the staff in all territories on lines framed with a view to helping most where the need was greatest. These allowances had to be frequently reviewed and, in many territories, revised in the light of the constantly changing conditions.

For the permanent members of the staff serving in the Forces, the Bank applied a scheme of payments throughout the war, the broad effect of which was to ensure, in the great majority of cases, that the total pay received, from the Bank and from

the Forces combined, was not less than the salary in the Bank at the time of enlistment—in very many cases it was appreciably more. In addition, those in the Forces participated in the annual bonuses declared by the Bank to the staff.

Although when the balance sheet for the year ending September 30th, 1945, was issued, active fighting had ceased, much of the heavy war expenditure still continued and deposits increased during the year from £282,000,000 to £321,000,000; advances totalled £36,000,000, but this figure was only £4,000,000 higher than at the beginning of the war, the small increase reflecting the liquid position in which most manufacturers and traders found themselves. The reserve fund was increased on this occasion by the sum of £250,000, allocated from profits.

At the annual general meeting on December 28th, 1945, the chairman referred to the staff contribution to the war in the following terms:

“The year under review will undoubtedly rank amongst the most momentous in history, for it has seen not only the final destruction of the Nazi power in Europe, but also the total defeat of Japan. In this bank we have had more than 1,200 men serving in the Forces; 128 members of our staff have given their lives and many have been seriously wounded. We are proud of their record of distinguished service, which in two cases has been marked by the award of the Victoria Cross, namely, Captain Edwin Swales, D.F.C., South African Air Force, seconded to the Royal Air Force Pathfinder Squadron, and Lieutenant Gerard Ross Norton, to whom I referred in my statement last year. Captain Swales’ superb achievement cost him his life, and our deepest sympathy goes out to his family. Indeed, I know that you would wish me to express on your behalf our profound sympathy to the relatives and friends of all those who have made the supreme sacrifice.

“It has been a special pleasure to us during the past few months to welcome many of our staff who have been liberated from enemy hands or demobilised, and those who have yet to return can be assured of a most warm welcome by the Bank when they are released from the Services.

“I particularly wish to take this opportunity to refer also to the splendid work done by so many of the staff in the Bank, both at home and abroad, during the years of war. In many cases they have been working under conditions of exceptional difficulty, sometimes of danger and almost everywhere at high pressure. A proposal to place on record an expression of our gratitude will be made at the General Meeting on December 28th. When we bear in mind the vast territories served by this bank we have reason to be profoundly grateful for the fact that not one single branch has been overrun by the enemy during the whole course of the war, although at many points we have suffered from enemy attacks

causing the death of eleven men and women while serving with the Bank at home and overseas.

“ You will, I feel sure, wholeheartedly endorse the action of the Board in granting a special bonus to the staff of 5 per cent. to mark the occasion of the end of hostilities. This was paid in June, in addition to the 10 per cent. bonus which has been paid annually for the last few years.”

The problems of the post-war period had been engaging serious attention in most Allied countries long before the war ended. It was recognised that the transition from war to peace would be a colossal undertaking. Millions of men were scattered all over the world and apart from other factors, the transport requirements were enormous. The terms, procedures and priorities of demobilisation, the provision of civilian equipment and coupons for those demobilised, the arrangements for their reinstatement and the continued care of the sick and wounded required the most careful planning if chaos was to be avoided. The attitude of the public towards those who had fought their battles had undergone great changes. It was no longer a case of despatching troops to their homes as soon as possible, without aid or assistance, and of leaving them to fend for themselves as best they might, whether sick, wounded or otherwise. Disability pensions, clothing outfits, grants in aid for various purposes, training schemes, extended leave on full pay and various other forms of benefit were designed to facilitate the smoothness of return to civilian life and in some measure to mark the nation's sense of debt to those who had served them so well.

In harmony with this spirit, we also had taken steps to facilitate the return of our staff to civilian life. A large proportion had naturally had only a short period of banking service and many of them had been away for nearly six years. Those most informed and experienced at the time of enlisting would have become rusty from a banking point of view, while many of the junior staff would have forgotten a great deal of what they had previously learned. There was also the psychological factor ; it would not be easy, after so different a life, to settle down to office work, particularly in the case of those who had held high rank. Some time would inevitably elapse before the returning men and women could expect to make up, in banking knowledge and experience, for the time spent with the Forces and they would naturally feel discouraged if they found most positions being filled by those who were less senior but whose careers had been uninterrupted. The problem was to understand and recognise these factors and so far as possible to overcome or mitigate them. Barclays Bank Limited set up classes at Wimbledon for the

purpose of providing refresher courses for staff returning from the Forces. These courses were divided into two sections. The duration of the senior course was two weeks and the junior course, originally planned to cover four weeks, was reduced to three weeks in April, 1946. Arrangements were made to provide living accommodation, where necessary, for members of the staff who attended the courses.

In practice comparatively few of our staff returning from the Forces were able to take advantage of these courses, as it was necessary for most of them to return to their homes overseas as soon as possible. It was arranged that on arrival overseas everyone should be interviewed by one of the most senior officials of the Bank in order to talk over the future and give special consideration to individual problems. While, generally speaking, the first objective was to arrange reinstatement at the office where stationed at the time of enlistment, efforts were made to place people elsewhere if specially requested. Instructions were given with a view to ensuring, as far as possible, that all returning ex-service men had every opportunity of acquiring quickly the knowledge and experience which they would have gained had their banking career not been interrupted. Shortly before the end of the war the chairman wrote to every member of the staff serving with the Forces in order to give them some idea of the plans the Bank had in mind for their reinstatement and resettlement. He mentioned that it was the intention that everyone should have a period of leave before returning to duty in the Bank, and after referring to the refresher courses and indicating the desire of the Bank to help the staff in adjusting themselves to normal banking life, he stated that:

“So that no one shall suffer loss of normal increments owing to absence with the Forces or on other full-time National Service, your salary will be made up, as from the date of your release, to bring it into line with the general level of salaries then ruling.

“I look forward with pleasure to your return to the Bank and you have my best wishes for the future.”

It was expected that a fair proportion of the staff might find, either before or soon after returning to the Bank, that, as a result of the war, banking no longer appealed to them. In actual fact our experience has been that very few cases of this kind have occurred and the arrangements for the re-settling of the staff have worked very smoothly. We were particularly concerned about the ex-prisoners of war; fortunately, few of our staff had been in Japanese hands, but a number

were in German camps, many of them being members of our South African staff who had been taken at Tobruk or elsewhere in North Africa. Most of these men returned to South Africa via London, and we were glad of the opportunity this provided of interviewing and welcoming a large number. Nearly all were weak and tired from want of proper food. Owing to the rapid movement of the Allies, the camps had been constantly changed and the prisoners had been marched from place to place, some covering hundreds of miles on insufficient food by forced marches. In spite of all this we found them on the whole in better health than we had believed possible. Their privations were reflected principally in a certain slowness of response and an indication that they did not feel quite sure of themselves, or of how they would be able to grapple with their future, but friendly and sympathetic treatment quickly had its effect.

The return of men from the Forces enabled us, after some interval, to release the various pensioners who had either continued in or returned to the service of the Bank to help us through the war period. They had done a fine job in our hour of need and we owe a debt of gratitude to them. When it is remembered that service with us in many cases involved some personal risk, as, for example, in the case of those who worked in London when they were at liberty to retire to a comparatively safe place elsewhere, their patriotism and disinterestedness require no emphasis. We had one pensioner working for us during the war at the age of 74.

Post-war problems were, naturally, not limited to questions of staff. The vast change in the economic position of this country called for the greatest effort on the part of all if the standard of living was not to suffer a drastic check. In various degrees, inflation, actual or potential, loomed largely on the horizon in all overseas territories. The ultimate levels at which prices would be likely to stabilise and the adjustments which would, consequently, be necessary could not be assessed. Much of the Empire's capital resources had been sacrificed in the service of the war and a large proportion of this country's foreign investments had been realised. We had also suffered great losses in our internal assets by damage to our houses, by the deterioration of our railways, by the wearing out of our capital goods, by the conversion of our peacetime industries to a war footing, by the diversion of our man and woman power from its normal avocations and by the loss in battle of some of our young and most virile workers.

The re-orientation and replenishment of our industries, the need for a huge increase in the volume of our exports, the task of re-stocking our empty warehouses, the burden of the heavy war debt, the great social experiments to which

the country is committed and the uncertainties associated with the programmes of nationalisation and state planning give bankers and others much food for thought. It is too early yet to assess the effect of these various factors on the banking policies of the future, but there is no reason to think that the readiness with which the banks in this country adapted themselves to the changed conditions and the intricate problems of the war will not be equally in evidence in the handling of the complicated questions which will inevitably arise in peace.

In order to stimulate the interest of the staff in post-war problems and to mobilise some of their ideas, born of their wartime experiences, the Bank, in September, 1942, invited the staff to contribute an essay on the subject of "The Bank in Relation to Post-war Colonial Development." For the best contributions monetary prizes were offered which were awarded by a small panel of judges at Head Office. Many excellent essays were received; the general standard in fact was so high that the judges had a difficult and unenviable task, with the consequence that the number of prizes awarded was increased beyond that originally announced.

In considering the possible trend of post-war economic development in our territories overseas, we were impressed by the fact that in many areas there were likely to be numerous promising projects for which finance would be required of a character which did not fall within the province of a Bank to provide. Such finance would involve being more closely identified with these particular activities than a deposit bank might wish to be.

The substantial funds granted by the British Government for colonial development over a number of years were not overlooked, but it was felt that there still remained a wide field of finance to be covered from other sources. The Bank accordingly took steps to obtain official approval to the formation of a new corporation with the special function of catering for this class of finance. The requisite approvals, including that of the Capital Issues Committee, were duly obtained, and thereupon the corporation was formed under the title of Barclays Overseas Development Corporation Limited. The authorised capital was fixed at £5,000,000 of which £1,000,000 was issued in 100,000 "A" Shares of £10 each. These shares were taken up by the Bank at a premium of 50 per cent., thus providing the Corporation with an immediate working capital of £1,500,000, of which £500,000 was placed to a reserve fund. The following extract from an announcement issued by the chairman of the Bank in December, 1945, indicates in broad terms the scope of the Corporation's functions:

“The Corporation will take wide powers under which to operate, and for the furtherance of its aims, may borrow or raise funds as required from other institutions or from the public.

“Although the Corporation will work principally through the numerous branches of your bank, which will act as agents where required, the granting of financial assistance will not be conditional upon the transfer of the relative banking business to Barclays Bank (Dominion, Colonial and Overseas). Indeed, should the activities of the Corporation expand to a considerable degree, it may become necessary to form local committees in overseas territories and possibly also to raise funds locally, in which event, the co-operation of the local communities and banks would be welcomed.

“By reason of the nature of its activities in a field of finance hitherto inadequately covered, the work of the Corporation should become of increasing interest and importance. Owing to the specialised and distinctive character of its business, there should be no question of competition either with your bank or with other commercial banking institutions. On the other hand, it is confidently expected that the Corporation will be of ultimate benefit to all, by reason of the stimulus which it should give to local enterprise and development.

“The policy of the Corporation will be to develop its business gradually on lines likely to promote the economic well-being of the various communities. It will welcome any suitable opportunities which may arise to co-operate with the appropriate Government departments in the furtherance of development schemes which the Authorities may desire to encourage.”

It was felt that this Bank, with its network of branches in so many colonial territories, was in a specially favourable position for sponsoring an institution of this kind because it would be possible to make use of its experience and organisation in handling and assessing the applications as they came forward.

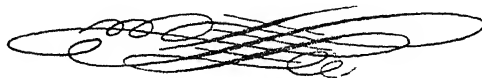
The reception of this development by the stockholders and customers, the Press and public generally was excellent. The chairman of the Bank, in his statement to stockholders dated December 10th, 1945, which was accompanied by the official announcement, referred to the new Corporation in the following words :

“In my statement last year I referred to plans for Colonial development. You will have seen from the circular enclosed with this statement that we in this bank have not been idle. I do not think it would be right for me to attempt here to develop in further detail the argument put forward in the circular relating to this new venture. You will realise that we are breaking new ground. We do not expect to see rapid results; it is in fact quite likely that we may not see any direct return on the capital invested for a number of years to come. The new Corporation should, however, give us the ability to help forward enterprise

in a particular field where we believe it is likely to be greatly needed. Much discussion has centred round this question in recent times, and this step, however small its beginnings, is, I firmly believe, a move in the right direction. The Corporation should become a factor in overseas development, particularly in the Colonial field although I wish to make it clear that its activities are not necessarily confined to what are generally known as the Colonial territories. Some of the other areas served by the Bank, which are in a more advanced stage, already have financial organisations designed to secure the provision of capital for local enterprise; their needs consequently are likely to be met very largely through other channels. The question of developing the more backward territories and raising the economic level of their peoples is, however, a subject of outstanding importance at the present time, not only for us in the bank but for this country, to whom the peoples of the Colonial Empire must look for a lead towards the improvement of their conditions of life."

The question of post-war problems does not properly fall within the province of this story. Our purpose has been, while memories are still fresh, to provide for the staff and for those who succeed them, as well as for such others as may be interested, some record of the Bank's part in the war. Much of the material will be of interest to the banker only; insofar as the book circulates in a wider field, readers will we hope bear these facts in mind and temper their judgment accordingly.

It is not unreasonable to assume that the extensive services rendered to governments, both allied and neutral, to members of the Forces and to customers generally must have brought in their train an important element of goodwill. The name of "Barclays" on our premises overseas must often have touched a chord in the hearts of homesick troops. To call inside, to receive a welcome and to find help gladly given, and what, perhaps, may often have been more important, to be able to draw cash, resting often on the home cheque and good faith of the applicant, must have established a friendly regard for the "D.C. and O.," which, we hope, will long endure. Within the compass of our limited sphere, we strove to turn our organisation to good account. We hope this book will provide readers with some indication of the measure of success achieved.



A BANK IN BATTLEDRESS

APPENDIX A

The following table shows the movements which took place in the principal items in the Bank's annual balance sheet over the years 1939 to 1945 (000's omitted).

	30.9.39	30.9.40	30.9.41	30.9.42	30.9.43	30.9.44	30.9.45
	£	£	£	£	£	£	£
LIABILITIES							
Current, deposit and other accounts	106,638	126,500	156,936	190,824	247,773	282,175	321,497
Notes in circulation	1,461	1,430	1,582	1,508	924	788	707
Acceptances and other liabilities on account of customers	5,710	6,947	9,762	13,043	15,567	13,389	13,322
Reserve fund	2,100	2,100	2,600	3,100	3,600	4,100	4,350
ASSETS							
Cash in hand and with bankers and gold bullion	34,663	42,416	49,857	62,574	84,185	95,428	112,293
Money at call and short notice ..	501	1,126	1,300	1,550	3,100	6,600	8,150
Bills discounted (principally British Government treasury bills) ..	12,463	21,315	31,572	40,364	49,332	54,900	61,617
Investments (principally securities of the British, Dominion and Colonial Governments) ..	30,193	34,680	46,695	61,764	82,929	94,593	106,356
Advances to customers and other Accounts	32,387	30,301	30,754	27,556	30,434	34,066	35,945
Liability of customers for accept- ances, etc.	5,710	6,947	9,762	13,043	15,567	13,389	13,322

APPENDIX B

MEMBERS OF THE STAFF WHO ENLISTED FOR ACTIVE SERVICE

* Died or Killed on Active Service.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
ABRAHAMSON, P. N. . .	Commissioner St. Central, Johannesburg	Major . .	S.A. Artillery
ACKNERLEY, M. C. . .	Circus Place	Capt. . .	R. Sigs.
ACTON, P. H.	Observatory	Cpl. . .	S.A. Medical Corps
ACTON, Miss R. T. . .	Strand Street, Cape Town	L/Wtr. . .	S.A. Naval Forces
ADAM, L.	Boksburg	S/Sgt. . .	Witwatersrand Rifles
ADAMS, J. A.	Circus Place	—	R.A.F.
ADAMS, N. A.	Mooi River	Tpr. . .	Royal Natal Carbineers
ADAMS, S. H.	Strand Street, Cape Town	A/Sgt. . .	S.A.A.F.
ADENDORFF, S. R. . .	Uitenhage	T/Sgt. . .	S.A. Artillery
ADLAM, M. N.	Circus Place	Lieut. . .	R.A.M.C.
AGIUS, C. W.	Malta	Gnr. . .	Royal Malta Artillery
AGNEW, A. J. P. . . .	Rissik Street South, Johannesburg . .	Lieut. . .	"Q" Services Corps
AIREY, G. P.	Johannesburg	A/M . .	S.A.A.F.
ALDCROFT, C. A. G. . .	Gracechurch Street	Lieut. . .	R.N.V.R. (Fleet Air Arm)
ALEXANDER, J. G. . . .	Rosettenville	L/Cpl. . .	S.A.A.F.
ALEXANDER, T. E. C. . .	Natal Bank, Johannesburg	A/Sgt. . .	S.A.A.F.
ALLAN, D. J. R. . . .	Head Office	—	British Army
ALLEN, A. E.	Beira	Gnr. . .	S.A. Artillery
ALLEN, R. J.	Gracechurch Street	Major . .	R.A.
ALLISON, J. C.	Oceanic House	Sqn. Ldr. .	R.A.F.
AMBROSE, A. E. . . .	New York	Major . .	R.A.S.C.
AMM, T. C.	Natal Bank, Johannesburg	A/Sgt. . .	S.A.A.F.
ANDERSON, E. F. W. . .	Addo	W.O.2 . .	S.A.A.F.
ANDREAE, Miss M. . .	Gracechurch Street	Wren . .	W.R.N.S.
ANDREWS, E. C. . . .	Manchester	W.O. . .	R.A.F.
ANSTEE, P. L.	Cape Town	Gnr. . .	S.A. Artillery
ARCHER, H. H.	Liverpool	Flt. Lt. . .	R.A.F.
ARMARAKIS, C.	Ismailia	Ldg. Smn. .	Royal Hellenic Navy
ARMITAGE, A. O. . . .	Manchester	Sgt. . .	R.A.F.
ARMITAGE, R. E. . . .	Gracechurch Street	F/O . .	R.A.F.
ARMSTRONG, C. J. . . .	Mufulira	Capt. . .	Kenya Regt.
ARMSTRONG, W. P. . .	Johannesburg	L/Cpl. . .	Transvaal Scottish
ARNOLD, A. J.	Malvern	Gnr. . .	S.A. Artillery
ARNOLD, H. H.	Rissik Street South, Johannesburg . .	Lieut. . .	S.A. Corps of Signals
ARNOTT, E. W.	Jerusalem	Flt. Lt. . .	R.A.F.
ARNOTT, G. F.	Johannesburg	Tpr. . .	Pretoria Regt. (P.A.O.)
ATKINSON, L.	Rondebosch	Sgt. . .	S.A. Medical Corps
ATKINSON, R. C. . . .	Nairobi	S.S.M. . .	King's African Rifles
ATTARD, J.	Malta	Pte. . .	King's Own Malta Regt.
AULD, R. Y.	Pritchard Street, Johannesburg . .	A/M . .	S.A.A.F.
*AUSTIN, Miss B. M. . .	Pritchard Street, Johannesburg . .	Sgt. . .	F.A.N.Y.
*BACK, J.	Haifa	Gnr. . .	R.A.
BAIKIE, A. L.	Jeppestown	W.O.2 . .	S.A.A.F.

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
BAIKIE, W. L.	East London	Capt.	Kaffrarian Rifles
BAILEY, C. W.	East End, Pretoria	Pte.	Imperial Light Horse/ Kimberley Regiment
BAILEY, L.	Durban	Spr.	S.A. Engineering Corps
BAILIE, L. H.	East London	Major	Hampshire Regt.
BAILIE, S. J.	Johannesburg	L/Bdr.	S.A. Artillery
BAIN, K. H. A.	Main Street, Johannesburg	Lieut.	S.A.A.F.
BAKER, A. K.	Head Office in South Africa, Pretoria	Gnr.	L.A.A. Regt., S.A.A.F.
BALDING, D. C.	Johannesburg	Pte.	Imperial Light Horse/ Kimberley Regt.
BALES, S. J.	Long Street, Cape Town	Capt.	S.A.A.F.
BALZAN, M. A. C.	Cairo	L.A.C.	R.A.F.
BAMBER, J. A.	Kroonstad	S.S.M.	Botha Regiment/President Steyn Regiment
*BAMBER, T. A.	Johannesburg	Lieut.	S.A.A.F.
BANKS-MARTIN, J. H.	Gracechurch Street	Lieut.	R.A.O.C.
BANKS, P. E.	Circus Place	—	—
BANWELL, E. T.	Long Street, Cape Town	Sub. Lt.	S.A. Naval Forces
BARAGWANATH, S. F.	Roodepoort	Gnr.	L.A.A. Regt., S.A.A.F.
BARBY, C.	Lusaka	Flt. Lt.	R.A.F.
BARKER, H. A.	Pritchard St., Johannesburg	Pte.	Transvaal Scottish
BARNES, C. A.	Gracechurch Street	Cpl.	R.A.F.
BARNES, G. N.	Circus Place	—	—
BARNES, G. W.	Benoni	Lieut.	S.A.A.F.
BARRANCE, R. A.	Circus Place	C.P.O.	Royal Navy
BARTLETT, M. E.	Pritchard St., Johannesburg	P.A.O.	S.A.A.F.
BARTON, R. K.	Gracechurch Street	Ldg. Stores Asst.	Royal Navy
BASSETT, L.	Rondebosch	L/Bdr.	S.A. Artillery
BASSETT, M. S.	Bultfontein	Capt.	S.A.A.F.
BATE, C.	Jamaica	Lieut.	Intelligence Corps
BAUME, P. A.	Circus Place	Lieut.	R.N.V.R.
BAXTER, D. W.	Pretoria	Capt.	S.A.A.F.
BEADLE, N. H.	Gracechurch Street	Marine	Royal Marines
BEARD, J. O. G.	Troye Street, Johannesburg	Gnr.	S.A. Artillery
BEATTIE, R. N. C.	Market, Cape Town	Lieut.	S.A.A.F.
BEDALE, I. S.	Circus Place	Capt.	R. Sigs., Indian Army
*BEDDY, N. H.	Rosebank	Pte.	Imperial Light Horse
*BEETON, G. E.	Head Office in South Africa, Pretoria	Sgt.	Botha Regt.
BEETON, Miss M. S.	Market Square, Johannesburg	S/Sgt.	W.A.A.S.
BEHAR, Miss S. G.	Circus Place	—	A.T.S.
BELL, C. S. H.	Springs	Sgt.	"Q" Services Corps
BELL, C. V.	Gracechurch Street	Sigmn.	R. Sigs.
BELL, D. P.	Circus Place	Sgt.	Gordon Highlanders
*BELL, G. R.	Christiana	Lieut.	S.A.A.F.
BELL, H. E.	Eloff St. South, Johannesburg	Pte.	Imperial Light Horse
BELLVILLE, N. V.	Durban	Bdr.	S.A. Artillery
BELMAR, Miss J.	Head Office	L.A.C.W.	W.A.A.F.
BENJAMIN, D. T.	Cape Town	Sgt.	S.A. Medical Corps
BENNETT, G. L.	Joubert St., Johannesburg	S/Sgt.	Transvaal Scottish
BENNETT, H. A. H.	Gwelo	W.O.2	S.A. Engineering Corps
BENNETT, M. ST. L.	Engcobo	A/M	S.A. A.F.
BENNETT, N. H. T.	Circus Place	Capt.	R.A.
BENSON, F. R.	Liverpool	Capt.	R.A.C.

APPENDIX B

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
v. d. BERG, L. J.	Windhoek	Sigr.	S.A. Naval Forces
*v. d. BERGH, D. J.	Vredefort	S/Sgt.	De Wet Regt.
*BERLYN, C. G.	Howick	Pte.	Royal Natal Carbineers
BERNER, M. W.	Oceanic House	L.A.C.	R.A.F.
BERNHARD, D. L. G.	Pretoria	A/M	S.A.A.F.
BETTERIDGE, Miss A. E.	Circus Place	---	W.A.A.F.
BEVAN, N. W.	Salisbury	Rfn.	Rhodesia Regt.
BICKELL, W. A.	Oceanic House	L.A.C.	R.A.F.
BIND, P. M.	Port Elizabeth	Bdr.	S.A. Artillery
BING, L. F.	Market, Cape Town	Bdr.	L.A.A. Regt., S.A.A.F.
BIRD, W. G.	West End, Durban	2/Lt.	S.A.A.F.
BIRKETT, H.	Umtata	Capt.	S.A.A.F.
BISHOP, A. G.	Nairobi	Lt. Col.	R.W.A.F.F.
*BISHOP, P. D.	Circus Place	Sgt.	R.A.F.
BITHELL, E. W.	Gracechurch Street	Capt.	Loyal Regt.
BLACK, H. A.	Barbados	---	U.S.A.A.F.
*BLACK, J. G.	Head Office	Major	R.A.S.C.
BLACKBEARD, B. F.	Gracechurch Street	---	Army
*BLACKBURN, R. A.	Port Shepstone	Lieut.	S.A.A.F.
BLACKWELL, M. A.	Circus Place	---	---
BLAKE, J. E.	East London	Gnr.	L.A.A. Regt., S.A.A.F.
BLAND, R. C.	Cape Town	Sgt.	S.A. Corps of Signals
BLANDFORD, J. F. I.	Nairobi	Capt.	N.F.D. Somalia and Madagascar
*BLEACKLEY, L. C.	Rosettenville	A/M	S.A.A.F.
v. BOCHOVE, T.	Commissioner St. East, Johannesburg	L/Cpl.	S.A. Corps of Signals
*BODDEN, K. D.	Jamaica	F/O	R.A.F.
BODLEY, B. H.	Johannesburg	Sgt.	S.A. Artillery
BOER, H. B. K.	Windhoek	S/Sgt.	"Q" Services Corps
BOLLAND, P. J.	Newtown	L/Cpl.	Reserve Brigade
BORAINE, L. A.	Cape Town	Sgt.	S.A. Artillery
BOSHOFF, C.	Koppies	S.M.	Military Intelligence
DE BOSSCHERE, F. M. J.	Circus Place	---	R.A.F.
BOSTOCK, J. A.	Circus Place	---	---
BOTHA, C. F.	Wynberg	Pte.	S.A. Armoured Div.
BOTHA, P. W.	Sea Point	A.B.	S.A. Naval Forces
BOTHA, P. W.	Kroonstad	Sgt.	S.A. Engineering Corps
BOURNE, F. G.	Pietermaritzburg	F/Sgt.	S.A.A.F.
*DU BOULAY, D. D.	San Fernando	Flt. Lt.	R.A.F.
BOUWER, J. G.	Natal Bank, Johannesburg	2/Lt.	Transvaal Scottish
BOWDEN, D. G.	Springs	Sgt.	S.A.A.F.
BOWLER, S. H.	Port Elizabeth	A/M.	L.A.A. Regt., S.A.A.F.
BOWMAN, F. H.	Woodstock	L/Bdr.	S.A. Artillery
*BOWN, P. M.	Volkstrust	Lieut.	S.A.A.F.
BOYACK, A. M.	East End, Pretoria	Pte.	12th S.A. Motor Brigade
BOYD, A. B.	Pietermaritzburg	Major	Royal West Kent Regt.
*BOYD, W. B.	Durban	Lieut.	S.A.A.F.
BOYS, N. J.	Circus Place	---	---
BOYS, R. H. C.	Head Office	Capt.	R.A.
BRAADVEDT, D. N. N.	Pretoria	Pte.	S.A. Medical Corps
BRADFORD, J.	Port Elizabeth	Cpl.	S.A. Corps of Signals
*BRAILSFORD, H. J.	Circus Place	L.A.C.	R.A.F.
BRANCKER, J. F.	Liverpool	Pte.	King's Own Royal Regt.
BRAND, A. M. B.	Germiston	2/Lt.	S.A.A.F.

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
BRAND, J. J. v. W.	Mossel Bay		
BRANDER, J. M.	Bulawayo	F/O.	R.A.F.
BRANISS, M.	Haifa	Sgt.	R.A.
BRASSINGTON, P. W.	Jamaica	A.B.	R.N.
BRAY, B. O.	Bulawayo	O/Cdr.	S.A. Naval Forces
BREMNER, G. C.	Circus Place	Capt.	Argyll and Sutherland Highlanders
BRIDGE, C. N.	Head Office in South Africa, Pretoria	S/Sgt.	" T " Services Corps
BRIDGEN, D. E.	Gracechurch Street	Sub. Lt.	R.N.V.R.
BRIERS, R. DE L.	Stellenbosch	S/Sgt.	S.A. Tank Corps
BRIFFA, A. P.	Malta	Major	King's Own Malta Regt.
BRITTON, C. H.	Gracechurch Street		
BROAD, T. R.	Hollard St., Johannesburg	S.M.	Witwatersrand Rifles
BROADBENT, D. S. B.	Head Office	Sub. Lt.	R.N.V.R.
BROKENSHA, G. M.	Pietermaritzburg	Pte.	Royal Natal Carbineers
*BROKENSHA, W. O.	Salisbury	F/Sgt.	R.A.F.
BROMILEY, J. L.	Manchester	F/O.	R.A.F.
BROOKS, H. A. L.	Cape Town	Gnr.	S.A. Artillery
BROOKS, H. C.	Fordsburg	Pte.	" Q " Services Corps
BROOKS, Miss K.	Durban	N/A.	S.A. Military Nursing Services
BROWN, A. R.	Braamfontein	Sgt.	Transvaal Scottish
BROWN, D. G. H.	Stanger	Tpr.	Natal Mounted Rifles
BROWN, H. J.	Pritchard St., Johannesburg	Gnr.	S.A. Artillery
BROWN, J. A.	Potchefstroom	Lieut.	S.A. Artillery
BROWN, Miss J. R. H.	Head Office	Wren	W.R.N.S.
*BROWN, K. A.	Troye St., Johannesburg	Pte.	Transvaal Scottish
BROWN, L. A. S.	Nairobi	Lt./Cmdr. (S)	R.N.R.
BROWN, R. P.	Freetown	Capt.	Royal Scots Fusiliers
*BROWN, R. W.	Brakpan	Pte.	Transvaal Scottish
BROWNING, F. J.	Natal Bank, Durban	Cpl.	2nd Div. S.A. Motor Transport
BRUCE, L. A.	Joubert St., Johannesburg	L/Sgt.	Transvaal Scottish
BRYCE, A. N. D.	West End, Durban	L/Cpl.	S.A. Corps of Signals
BRYSON, M. S.	Cape Town	Capt.	S.A.A.F.
BUCKLEY, A. G.	Circus Place	Sub. Lt.	R.N.V.R.
BUHAGIAR, V.	Malta	L.A.C.	R.A.F.
BULL, G. F. R.	Pritchard St., Johannesburg	Wtr.	S.A. Naval Forces
BULL, J.	Gracechurch Street	Wtr.	R.N.V.R.
BURGER, H. G. V.	Klerksdorp	Sgt.	Witwatersrand Rifles/ De La Rey Regt.
*BURGER, P. C. R.	Bethal	Capt.	S.A.A.F.
*BURKIMSHER, R.	Fordsburg	Pte.	Witwatersrand Rifles
BURN, R.	West End, Durban	A.B.	S.A. Naval Forces
*BURNETT, A. G. T.	Queenstown	F/Sgt.	S.A.A.F.
BURNS, J. F.	New York	Technical Sgt.	U.S.A.A.F.
*DE BUSTROS, S. P.	Alexandria	2/Lt.	Pioneer Corps
BUTLER, F. R.	Dundee	Cpl.	S.A. Tank Corps
BUTLER, S. M. G.	Tarkastad	Capt.	Die Middelandse Regt.
BYNOE, K. M.	Gracechurch Street	Lieut.	R.N.V.R.
BYNOE, R. J. B.	Barbados	F/O.	R.A.F.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
CADDY, V. S.	Johannesburg	A.B. ..	S.A. Naval Forces
CAIRNS, H. B.	Commissioner St. Central, Johannes- burg	Lieut. ..	S.A.A.F.
CAMPBELL, A. C.	Middelburg (Tvl)	A/M. ..	S.A.A.F.
*CAMPBELL, A. R.	Natal Bank, Johannesburg	Pte. ..	S.A. Irish
*CAMPBELL, C. H.	Tarkastad	Capt. ..	S.A.A.F.
CAMPBELL, D. J.	Klerksdorp	Major ..	Witwatersrand Rifles/ De La Rey Regt.
CAMPBELL, H.	Manchester	Sgt. ..	Manchester Regt.
CAMPBELL, W. B.	Lydenburg	WOP/AG	S.A.A.F.
CAREY, L.	Rosettenville	Sgt. ..	S.A. Medical Corps
CARLISLE, A. R. A.	Circus Place	Capt. ..	R.A.C.
CAROLIN, Miss C. P.	Local Head Office, Cape Town.. ..	N/A. ..	S.A. Military Nursing Services
CAROLIN, H. D.	Cape Town	2/Lt. ..	S.A.A.F.
CARROLL, B. R. T.	Head Office	F/Sgt. ..	R.A.F.
CARROL, J. C.	Windhoek	Cpl. ..	1st S.A. Reserve Brigade
CARTER, J. L.	Gracechurch Street	Lt. Col. ..	R.A.S.C.
CARTER, M. C.	Gracechurch Street	Stoker ..	R.N.
CARUANA, J. A.	Malta	Cpl. ..	Malta Pioneer Corps
CASSAR, F.	Malta	L/Cpl. ..	King's Own Malta Regt.
CASSAR, W. J.	Alexandria	Ldg. Smn. ..	R.N.
CASSIMATIS, A. T.	Alexandria	Smn. ..	Greek Ministry Marine War Correspondent
*CATHERINE, L. F. H.	Stanger	Lieut. ..	S.A.A.F.
CATTLE, P. W.	Bulawayo	Lieut. ..	Southern Rhodesia Forces
CAWOOD, A. R. H.	Hollard St., Johannesburg	A/Sgt. ..	S.A.A.F.
CHAGNOT, R. A.	Gracechurch St.	Sgt. ..	R.A.
CHALMERS, W. T. H.	Bree St. East, Johannesburg	Cpl. ..	Natal Mounted Rifles
CHAMPION, J. V.	Head Office	L/Cpl. ..	Royal Marines
CHAMPNEYS, Miss J. M.	Circus Place	L/Cpl. ..	A.T.S.
CHAPMAN, B. S.	Pietersburg	Lieut. ..	S.A.A.F.
CHATER, K. B.	Durban	Major ..	S.A.A.F.
CHARLEY, T. J. H.	Gracechurch St.	Lieut. ..	R.A.
CHASE, Miss M.	Barbados	—	A.T.S.
CHELIN, J. R.	Durban	Cpl. ..	Royal Durban Light Infantry
CHIAZZARI, D. J.	Bulawayo	Lieut. ..	Rhodesia Regt.
CHRISTIE, J. B.	Windhoek	Lieut. ..	S.A.A.F.
CHRISTIE, J. K. K.	Lagos	Capt. ..	Royal Engineers
CHRISTY, F.	Nairobi	Major ..	King's African Rifles
CHUTE, H. F.	Strand St., Cape Town	A.B. ..	S.A. Naval Forces
CLARANCE, F. V.	Gwanda	Major ..	Gold Coast Regt.
CLARK, A. E.	Howick	Cpl. ..	Royal Natal Carbineers
CLARK, G.	Cape Town	Marine ..	Royal Marines
CLARKE, A. E.	Circus Place	Sqn. Ldr. ..	R.A.F.
CLEARY, T. T.	Mossel Bay	2/Lt. ..	S.A.A.F.
CLELAND, J. M. B.	Nigel	Gnr. ..	S.A. Artillery
CLIFTON, A. H.	Pretoria	Pte. ..	1st City Regt./Cape Town Highlanders
CLIFTON, R. A.	Newtown	Cpl. ..	Transvaal Scottish
CLOETE, J. B.	Rissik St. South, Johannesburg	Stoker ..	S.A. Naval Forces
*CLOKIE, C.	Natal Bank, Durban	P/Pilot ..	S.A.A.F.
CLOKIE, E. R.	West End, Durban	Pte. ..	" Q " Services Corps

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
COCHRANE, W. J. M. ..	Pretoria	Gnr. ..	S.A. Artillery
COCKS, L. D. ..	West End, Durban	P/O ..	S.A. Naval Forces
COETZEE, C. J. L. ..	Verulam	Pte. ..	4th S.A. Infantry Brigade
COETZEE, J. D. ..	Wepener	Sgt. ..	4th S.A. Infantry Brigade
COGHLAN, A. V. ..	Nelspruit	Lieut. ..	S.A.A.F.
COLE, A. H. ..	Circus Place	C.P.O. ..	Royal Navy
COLE, B. ..	King William's Town	Sgt. ..	Kaffrarian Rifles
COLE, D. M. E. ..	Durban	Lieut. ..	S.A. Naval Forces
COLE, F. C. ..	Head Office	Capt. ..	R.A.
COLE, T. A. ..	Circus Place	Lieut. ..	R.A.
COLE, W. E. ..	West End, Durban	Pay Lt. ..	S.A. Naval Forces
		Cmdr. (S.)	
COLEMAN, Miss H. J. ..	Head Office	Pte. ..	A.T.S.
COLES, R. C. ..	Hospital Hill, Johannesburg	Lieut. ..	Witwatersrand Rifles
COLIN, P. ..	New York	Staff Sgt. ..	U.S.A.A.F.
COLLIER, F. T. ..	Port Elizabeth	Sub. Lt. ..	S.A. Naval Forces
COLLINS, T. B. ..	Pretoria	Major ..	12th S.A. Motor Brigade
COMBES, Miss W. E. A.	Natal Bank, Durban	A/W ..	W.A.A.S.
COMNINOLOU, G. ..	Cairo	L/Cpl. ..	Royal Hellenic Army
CONYNGHAM, D. J. D.	Pinetown	Tpr. ..	Natal Mounted Rifles
*COOKE, M. O. ..	Pietermaritzburg	Tpr. ..	S.S.B. Armoured Regt.
COOMBE, F. A. ..	Circus Place	Major ..	King's African Rifles
COOPER, B. T. R. ..	Commissioner St. East, Johannesburg	Capt. ..	Technical Services Corps
COOPER, D. I. ..	Frankfort	Lieut. ..	S.A.A.F.
COOPER, D. J. ..	Maitland	Gnr. ..	S.A. Artillery
COPPACK, E. W. ..	East End, Pretoria	Cpl. ..	"Q" Services Corps
CORCUT, W. J. ..	Manchester	F/O ..	R.A.F.
CORMACK, W. A. ..	Lagos	Ldg. Wtr. ..	R.N.
CORSI, E. M. ..	Alexandria	Cpl. Chief ..	French Army
COTTLE, G. W. ..	Oceanic House	Lieut. ..	Seaforth Highlanders
COUCHMAN, Miss D. L.	Circus Place	Pte. ..	A.T.S.
COURT, V. P. ..	Natal Bank, Durban	Capt. ..	S.A.A.F.
COWLEY, F. V. ..	Salt River	Lieut. ..	S.A. Naval Forces
COX, W. N. ..	Commissioner St. East, Johannesburg	Gnr. ..	S.A.A.F.
CRACKNELL, F. ..	Cape Town	P.O. Stoker ..	S.A. Naval Forces
CRAIG, J. G. ..	Manchester	Flt. Lt. ..	R.A.F.
CRANKSHAW, R. J. ..	Port Elizabeth	Lieut. ..	S.A. Naval Forces
CRAWFORD, J. M. ..	Ndola	Capt. ..	Northern Rhodesia Vol. Defence Force
CREMONA, W. ..	Malta	Lieut. ..	Royal Malta Artillery
CRIDLAN, R. L. ..	Local Head Office, Nairobi	Capt. ..	East African A.S.C.
CRIPPS, G. ..	Gracechurch Street	Gnr. ..	R.A.
CROSS, E. E. ..	Liverpool	Telegraphist T/O ..	R.N.
CROSS, V. C. B. ..	Commissioner St. Central, Johannesburg	Pte. ..	Kaffrarian Rifles
CROSSLEY, G. R. ..	Blantyre	Pte. ..	King's African Rifles
CROSSLEY, H. R. ..	Circus Place	Capt. ..	Intelligence Corps
CROSSLEY, H. W. ..	New Courts	Cpl. ..	Pretoria Regt. (P.A.O.)
CROSSLEY, J. X. DE V. M. S.	Bulawayo	Lieut. ..	Nigeria Regt.
CROSSLEY, R. G. ..	Head Office	Capt. ..	Border Regiment
*CROUCH, W. R. ..	Oceanic House	Tpr. ..	R.A.C.
CROWHURST, L. ..	Pretoria	A/Sgt. ..	Pretoria Regt. (P.A.O.)

APPENDIX B

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
*CULLEN, L. J. F. ..	Gracechurch Street	Flt. Lt. ..	R.A.F.
CULLIGAN, T. ..	Pretoria	Cpl. ..	Pretoria Highlanders
*CULLINGWORTH, D. O.	Head Office in South Africa, Pretoria ..	Lieut. ..	S.A.A.F.
CUMMING, A. P. ..	Pretoria	Lieut. ..	Technical Services Corps
CUMMING, Miss J. W.	East London	Cpl. ..	S.A. W.A.A.F.
CUMMINS, J. H. ..	Trinidad	Lieut.(S).	R.N.V.R.
CUNNINGHAM, D. H.	Robertson	L/Bdr. ..	A.A. Brigade
CUNNINGHAM, J. B. ..	Bulawayo	Cpl. ..	Black Watch
*CURRIN, R. A. ..	North End, Port Elizabeth	Capt. ..	Herts. Regt.
CURTIS, D. P. P. ..	Salisbury	A.C. ..	R.A.F.
DALGARNO, J. M. ..	Ixopo	Cpl. ..	Natal Mounted Rifles
DANIELS, B. F. D. ..	Vereeniging	Lieut. ..	R.H.A.
DANIELS, P. ..	Selby	A/M ..	S.A.A.F.
DARBY, R. J. ..	Durban	Pte. ..	Natal Mounted Rifles
DARLING, M. H. ..	Engcobo	L/Bdr. ..	S.A. Artillery
DASHWOOD, J. A. ..	Mombasa	Capt. ..	King's African Rifles
*DAVENPORT, F. J. ..	Liverpool	Sigr. ..	R.N.
DAVEY, B. J. ..	Cape Town	Cpl. ..	S.A.A.F.
DAVIDSON, D. W. S. ..	Port Elizabeth	Gnr. ..	L.A.A. Regt., S.A.A.F.
*DAVIDSON, I. G. E. ..	Circus Place	P/O ..	R.A.F.
DAVIES, A. G. ..	Gracechurch Street	Ldg. Wtr.	R.N.V.R.
DAVIES, E. D. W. ..	Gracechurch Street	—	—
DAVIES, R. A. ..	Circus Place	Pte. ..	R.A.O.C.
DAVIS, P. S. H. ..	Natal Bank, Johannesburg	Cpl. ..	Transvaal Scottish
DAVISON, D. D. ..	Boksburg	Gnr. ..	S.A. Artillery
DAVISON, H. L. ..	Parow	Bdr. ..	Duke of Edinburgh's Own Regt./Natal Carbineers
DAWKINS, A. J. J. ..	Salisbury	Flt. Lt. ..	R.A.F.
DAWSON, J. H. ..	Pietermaritzburg	Sgt. ..	Royal Natal Carbineers
DAY, A. W. E. ..	Jamaica	Capt. ..	R.A.S.C.
DEAN, L. D. H. ..	Gracechurch Street	Cpl. ..	Army Dental Corps
DEANE, W. S. W. ..	New York	Flt. Lt. ..	R.A.F.
DEARLOVE, C. H. ..	Pietersburg	Gnr. ..	S.A.A.F.
DE'ATH, P. C. ..	Gracechurch Street	Capt. ..	R.A.C. (Recce)
DEFRIEZ, N. W. ..	Head Office	Sub. Lt.	R.N.
*DELL, J. E. ..	Malvern	Pte. ..	Rand Light Infantry
DELOW, J. H. O. ..	Johannesburg	Lieut. ..	S.A.A.F.
DEMARIA, M. G. ..	Malta	Pte. ..	King's Own Malta Regt.
DENMAN, M. T. ..	Head Office	Lieut. ..	Royal Marines
DENNISON, A. M. ..	Gracechurch Street	—	—
*DENYSSSEN, D. A. ..	Mafeking	Bdr. ..	S.A. Artillery
DERRICKSON, A. W. ..	New York	S/Sgt. ..	U.S.A.A.F.
DERRY, W. E. ..	Cape Town	A/M. ..	S.A.A.F.
DESCY, G. ..	Durban	Pte. ..	French Army
DESTOMBES, M. J. L. ..	Durban	O/D ..	S.A. Naval Training Brigade
DEVAUX, C. J. ..	Trinidad	Sub. Lt. (A)	R.N.V.R.
DIACK, A. E. ..	Natal Bank, Johannesburg	2/Lt. ..	S.A.A.F.
DIACONO, S. ..	Malta	Gnr. ..	Royal Malta Artillery
DIBB, A. N. ..	Durban	A.B. ..	S.A. Naval Forces
DIBBEN, N. H. ..	Pinetown	Pte. ..	1st S.A. Reserve Brigade
DICK, R. C. ..	Pinetown	L/Bdr. ..	Natal Mounted Rifles
DICKENS, H. ..	Manchester	Sgt. ..	R.A.F.

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
DICKINSON, T. J. ..	Commissioner Street Central, Johannesburg	Spr. ..	S.A. Engineering Corps
DICKSON, A. ..	Klerksdorp	Cpl. ..	De La Rey Regt.
DICKSON, H. P... ..	Cape Town	Pte. ..	1st City Regt./Cape Town Highlanders
DINEEN, J. L. ..	Bloemfontein	Sigmn. ..	S.A. Corps of Signals
DINSDALE, M. G. F. ..	Randfontein	2/Lt. ..	S.A.A.F.
DOBIE, H. V. ..	Benoni	Pte. ..	Rand Light Infantry
DOLD, Miss A. L. ..	East London	Cpl. ..	S.A. W.A.A.F.
DONALD, Miss J. ..	Head Office	V.A.D. ..	British Red Cross
DONALDSON, R. F. ..	Ladysmith	Gnr. ..	S.A. Artillery
DORAN, D. G. ..	Selby	Sigmn. ..	S.A. Corps of Signals
DORAN, P. R. ..	Hollard Street, Johannesburg ..	Sigmn. ..	S.A. Corps of Signals
DORRINGTON, M. R... ..	Senekal	A/Cpl. ..	S.A.A.F.
DOWDESWELL, A. L. ..	Tel-Aviv	Lt. Cmdr. ..	R.N.
DOWNES, R. M. ..	Circus Place	L.A.C. ..	R.A.F.
DOWSON, H. ..	Johannesburg	Sgt. ..	S.A. Medical Corps
*DOYLE, W. S. B. ..	Umtali	Pte. ..	Rhodesia Regt.
DREWERY, H. B. ..	Head Office	Capt. ..	King's Own Royal Regt.
*DRUMMOND, V. W. ..	East End, Pretoria	A.B. ..	R.N.V.R.
DRYSDALE, R. D. ..	Durban	Pte. ..	Royal Durban Light Infantry
DUCKITT, Miss A. M. ..	Long Street, Cape Town	Sgt. ..	W.A.A.S.
DUFFETT, P. J. W. ..	Woodstock	Cpl. ..	S.A.A.F.
DUMARESQ, H. J. F. ..	Long Street, Cape Town	Lieut. ..	S.A. Artillery
DUNCAN, L. B. ..	Rissik St. South, Johannesburg ..	A/P ..	S.A.A.F.
DUNLOP, T. E. ..	Brakpan	Sigmn. ..	S.A. Corps of Signals
DUNSTER, R. S. W. ..	Harrismith	Sgt. ..	S.A. Instructional Corps
EAGLE, P. R. ..	Market Square, Johannesburg ..	Pte. ..	Transvaal Scottish
EARL, Miss E. B. ..	Head Office	Sgt. ..	A.T.S.
EATON, E. A. ..	Head Office	Major ..	R.W.A.F.F.
EBERT, G. H. ..	East End, Pretoria	A/Cpl. ..	S.A.A.F.
ECONOMIDES, G. ..	Ismailia	Cpl. ..	Royal Hellenic Army
EDGHILL, D. B... ..	Barbados	—	R.C.A.F.
EDGHILL, S. P. ..	San Fernando	Flt. Lt. ..	R.A.F.
EDKINS, J. ..	Boshof	L/Cpl. ..	President Steyn Regt.
EDWARDS, B. J. ..	Rustenburg	Cpl. ..	Witwatersrand Rifles/ De La Rey Regt.
EDWARDS, D. C. ..	Graaff Reinet	Pte. ..	Die Middelandse Regt.
EFFRON, R. ..	Hadar Hacarmel/Haifa	R.Q.M.S. ..	The Palestine Regt.
EGENES, R. C. V. ..	Market, Cape Town	Lieut. ..	L.A.A. Regt., S.A.A.F.
EGLINGTON, V. E. ..	Stanger	Sgt. ..	Umvoti Mounted Rifles
ELDER, J. L. ..	Salisbury	W.O. ..	26th A.A.C.U., M.E.F.
ELLIOTT, G. E. A. ..	Kisumu	Major ..	King's African Rifles
ELLIS, A. J. H. ..	Broken Hill	Lieut. ..	King's African Rifles
ELLIS, F. J. D. ..	Ibadan	Major ..	Nigeria Regt., R.W.A.F.F.
ELPHICK, J. C. ..	Salisbury	F/Sgt. ..	R.A.F.
ELWOOD, M. P... ..	Gracechurch Street	—	—
EMMINGS, A. E. ..	Circus Place	C.P.O. ..	R.N.
*EMMOTT, J. W. ..	Hermanus	Pte. ..	Imperial Light Horse/ Kimberley Regt.
EMMOTT, M. P... ..	Port Alfred	Lieut. ..	S.A.A.F.
EMSLIE, Miss O. L. ..	Bloemfontein	Cpl. ..	S.A. Corps of Signals

APPENDIX B

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
EUVRARD, G. F. J. ..	Hollard St., Johannesburg	S/Sgt. ..	S.A. Medical Corps
EUVRARD, P. A. K. ..	Muizenberg	Lieut. ..	Imperial Light Horse/ Kimberley Regt.
*EVANS, G. A.	Kitwe	Sgt./Pilot	R.A.F.
EVANS, G. D. G. W. ..	Commissioner St. Central, Johannesburg	A/Cpl. ..	S.A.A.F.
EVANS, R.	Circus Place	Sub. Lt.	R.N.V.R.
EVANS, R. A.	Circus Place	Sgt. ..	R. Sigs.
EVANS, T. C.	North End, Port Elizabeth	Capt. ..	S.A.A.F.
EVELYN, G. J.	Demerara	T.O. ..	R.N.
EVELYN, H. A. P. ..	Demerara	Lieut. ..	South Caribbean Force
EVERTON, J. T.	Windhoek	Gnr. ..	Pretoria Regt. (P.A.O.)
*FACER, A. W. S.	Uitenhage	Lieut. ..	S.A.A.F.
FAIR, C. G. G.	Circus Place	Bdr. ..	R.A.
*FAIRBURN, W. L.	Ermelo	Pte. ..	Botha Regt.
FAIRLIE, J. F.	Bulawayo	Lieut. ..	Rhodesia Regt.
FALCONER, A. G.	Commissioner St. East, Johannesburg ..	P/Pilot ..	S.A.A.F.
FALCONER, J. L.	Maitland	Tpr. ..	Natal Mounted Rifles
FALLOWS, D. R.	Market Square, Johannesburg	Lieut. ..	" Q " Services Corps
FANSHAWE, G. F.	Nairobi	Major ..	Northern Rhodesia Regt.
FARMER, Miss M. A. ..	San Fernando	—	A.T.S.
FELT, R. D.	Durban	Pte. ..	S.A. Engineering Corps
FERGG, F. H.	Vryheid	Lieut. ..	" Q " Services Corps
FIELD, J. D.	Cape Town	L/Bdr. ..	S.A. Artillery
FIELD, P. H.	Germiston	Cpl. ..	Witwatersrand Rifles/ De La Rey Regt.
FIELD, R. D.	Main Street, Johannesburg	S/Sgt. ..	Union Defence Force Institute
FINN, G. A.	Port Elizabeth	2/Lt. ..	S.A.A.F.
FISCHER, K.	Pretoria	Tpr. ..	S.A. Tank Corps
FISH, H.	Manchester	L.A.C. ..	R.A.F.
FITT, C. F. B.	Salisbury	Gnr. ..	Rhodesia Anti-Tank Battalion
FITT, J. O.	Demerara	Sgt. ..	British Army
FITZJOHN, R. T.	Circus Place	—	R.A.F.V.R.
FIVAZ, J. W.	Head Office in South Africa, Pretoria ..	W.O.2 ..	S.A.A.F.
FLACK, C. E. H.	Cape Town	Lieut. ..	S.A. Artillery
*FLACK, R. H. R.	Stanger	Lieut. ..	S.A.A.F.
FLACK, Miss R. M. ..	Head Office	A.C.W.2	W.A.A.F.
FLACK, W. J.	Newtown	W.O.2 ..	S.A.A.F.
FLAVELL, S. A.	Gracechurch Street	Flt. Lt. ..	R.A.F.
FLOWER, A. C. L.	Engcobo	Lieut. ..	S.A.A.F.
FLOWERS, B. T.	Gracechurch Street	—	—
DE FONTENAY, M. J. G. P. C.	Port Louis	L/Cpl. ..	Mauritius Regt.
FORBES, A. J.	Brakpan	A/Sgt. ..	S.A.A.F.
FORD, E. F.	Blantyre	Capt. ..	King's African Rifles
FORD, J. L. H.	Marquard	L/Cpl. ..	1st City Regt./Cape Town Highlanders
FORD, K. W.	Bethlehem	L/Bdr. ..	Witwatersrand Rifles/ De La Rey Regt.
FORRESTER, H. C.	Burghersdorp	Sigma. ..	S.A. Corps of Signals
FORSTER, A.	Gwelo	Major ..	Northern Rhodesia Regt.
FORSTER, W. G.	Vryburg	Sgt. ..	S.A. Artillery

A BANK IN BATTLEDRESS

Name		Branch		Rank		Unit
FOSS, J. G.	.. ..	Ladysmith	.. ..	Pte.	..	1st City Regt./Cape Town Highlanders
FOSTER, C. N.	.. ..	San Fernando	.. ..	Gnr.	..	Canadian Army
FOWLER, K. H.	.. ..	Circus Place	.. ..	Sgt.	..	R. Sigs.
FOX, A. A.	.. ..	Fort Victoria	.. ..	Flt. Lt.	..	R.A.F.
FOX, C. H.	.. ..	Salisbury	.. ..	Sgt.	..	S.A. Artillery
*FOX, G. B.	.. ..	Troye Street, Johannesburg	.. ..	Cpl.	..	S.A. Tank Corps
FRANCIS, G. Y.	.. ..	Cape Town	.. ..	A/Lieut.	..	S.A. Naval Forces
FRANCIS, M. G.	.. ..	Bloemfontein	.. ..	Bdr.	..	S.A. Artillery
FRANGAKIS, S. A.	.. ..	Assiut	.. ..	A.B.	..	Royal Hellenic Navy
FRANKLIN, R. J.	.. ..	Head Office	.. ..	Lieut.	..	R.N.V.R.
FRANZ, C. B. DE G.	.. ..	Rosettenville	.. ..	Lieut.	..	S.A.A.F.
FRASER, H.	.. ..	Commissioner St. East, Johannesburg	.. ..	Cpl.	..	1st S.A. Reserve Brigade
FREDERICK, J. H. P.	.. ..	Barbados	.. ..	F/Sgt.	..	R.A.F.
FREELAND, J. P. K.	.. ..	Cape Town	.. ..	Ldg. Smn.	..	S.A. Naval Forces
*FREEMAN, E. C.	.. ..	Circus Place	.. ..	Lieut.	..	R.A.
FREEMAN, J. W.	.. ..	Pretoria	.. ..	Lieut.	..	S.A.A.F.
FRENCH, P.	.. ..	Gracechurch Street	.. ..	Gnr./Instr.	..	R.N.
FREWEN, S. J.	.. ..	Trompsburg	.. ..	Pte.	..	Transvaal Scottish
FRIEDMANN, F. W.	.. ..	Usakos	.. ..	Lieut.	..	S.A.A.F.
FROST, K. E.	.. ..	Circus Place	.. ..	Flt. Lt.	..	R.A.F.
FROST, L. H.	.. ..	Paarl	.. ..	S/Sgt.	..	2nd Special Service Bn.
FROST, R. A.	.. ..	Pretoria	.. ..	Sgt.	..	Pretoria Highlanders
FRYKBERG, D. W. V.	.. ..	Market Square, Johannesburg	.. ..	Capt.	..	1st City Regt./Cape Town Highlanders
*FUGGLE, D. G.	.. ..	Circus Place	.. ..	S/Pilot	..	R.A.F.
FULLER, W. M.	.. ..	Liverpool	.. ..	C.Q.M.S.	..	K.R.R.C. att. R.W.A.F.F.
FURNESS, E. H.	.. ..	Oceanic House	.. ..	Cpl.	..	R.A.O.C.
FYFE, G. W.	.. ..	Port Shepstone	.. ..	Lieut.	..	Indian & Malay Corps
GAMBLIN, P. L.	.. ..	Jamaica	.. ..	Lieut.	..	R.N.V.R.
GARDNER, J.	.. ..	Gatooma	.. ..	Sgt.	..	Rhodesia Regiment
GARDNER, J. S.	.. ..	Troye St., Johannesburg	.. ..	Lieut.	..	S.A.A.F.
GARLAND, D. J.	.. ..	Gracechurch Street	.. ..	Capt.	..	Royal Berks.
GARLAND, J.	.. ..	Oceanic House	.. ..	F/O	..	R.A.F.
GARRETT, A. P.	.. ..	Joubert St., Johannesburg	.. ..	F/Sgt.	..	S.A.A.F.
GATT, J. F.	.. ..	Sliema	.. ..	Major	..	King's Own Malta Regt.
GAUCI, C.	.. ..	Malta	.. ..	Gnr.	..	Royal Malta Artillery
GAVIN, R.	.. ..	Cradock	.. ..	A/Sgt.	..	S.A.A.F.
GEDYE, E. B. W.	.. ..	Davel	.. ..	Lieut.	..	Native Military Corps
GELDENHUYS, H. L.	.. ..	Sea Point	.. ..	Cpl.	..	Duke of Edinburgh's Own Regiment
GELDENHUYS, P. L.	.. ..	Market, Cape Town	.. ..	L/Cpl.	..	Westelike Provinsie Regt.
GEORGE, R. J. B.	.. ..	Port Shepstone	.. ..	A/M	..	S.A.A.F.
GIBBARD, A. R.	.. ..	Gracechurch Street	.. ..	—	..	R.N.V.R.
GIBSON, D. R.	.. ..	Circus Place	.. ..	Lieut.	..	JAT Regt.
GIBSON, Miss P. P.	.. ..	Brits	.. ..	S/Sgt.	..	19th S.A. Reserve Motor Transport
GILLBANKS, G. A.	.. ..	Nigel	.. ..	Cpl.	..	Royal Natal Carbineers
GILOI, R. C. A.	.. ..	Salt River	.. ..	2/Lt.	..	S.A.A.F.
DE GIORGIO, M.	.. ..	Minet-el-Bassal	.. ..	Sgt.	..	R.A.C.
GITTENS, E. C.	.. ..	St. Lucia	.. ..	—	..	—
GLADWIN, Miss V. J.	.. ..	Local Head Office, Cape Town	.. ..	N/A	..	S.A. Military Nursing Services

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
GLANVILLE, N. H. ..	Commissioner St. Central, Johannesburg	Tpr. ..	S.A. Tank Corps
GLOVER, M. P. ..	Rosettenville	A/P.P. ..	S.A.A.F.
GODEFROY, A. ..	Pritchard St., Johannesburg	A/Sgt. ..	S.A.A.F.
GOEDHALS, A. N. F. ..	Pritchard St., Johannesburg	2/Lt. ..	S.A. Reserve Transit Depot
GOLD, C. McD. ..	Richmond	Cpl. ..	Royal Natal Carbineers
GOOD, F. D. ..	King William's Town	Capt. ..	Kimberley Regt.
*GOODRICH, K. J. ..	Gracechurch Street	Marine ..	Royal Marine Commando
GOOLD, T. ..	West End, Durban	A/M ..	S.A.A.F.
*GORDON, C. C. ..	Commissioner St. Central, Johannesburg	2/Lt. ..	S.A.A.F.
*GORDON, D. D. ..	Johannesburg	Lieut. ..	S.A.A.F.
GOSLETT, P. C. ..	Commissioner St. Central, Johannesburg	Gnr. ..	S.A. Artillery
GOW, D. F. ..	Claremont	Ldg. Wtr.	S.A. Naval Forces
GOW, I. J. ..	Sea Point	Lieut. ..	S.A.A.F.
GOWAR, H. V. ..	Commissioner St. Central, Johannesburg	A/Cpl. ..	S.A.A.F.
GRADWELL, D. L. ..	Vredefort	Cpl. ..	Rand Light Infantry
GRAHAM, G. R. S. ..	Natal Bank, Durban	L/Cpl. ..	Natal Mounted Rifles
GRANT, H. S. ..	Lourenço Marques	Tpr. ..	Pretoria Regiment (P.A.O.)
GRANT, L. C. ..	Johannesburg	W.O.2 ..	S.A. General Service Corps
GRANT, R. ..	Dalton	Lieut. ..	S.A.A.F.
*GRAVE, I. L. ..	Circus Place	Sub. Lt.	R.N.V.R. (Flt. Air Arm)
GRAY, D. W. ..	Gracechurch Street	—	—
*GRAY, L. ..	Pietermaritzburg	Pte. ..	Royal Natal Carbineers
GREATHEAD, C. W. ..	Commissioner St. Central, Johannesburg	Lieut. ..	Royal Durban Light Infantry
GREEFF, D. C. DE V. ..	Douglas	Lieut. ..	S.A.A.F.
GREEN, A. E. B. ..	Gracechurch Street	Capt. ..	R.A.
GREEN, G. H. ..	Port Elizabeth	Cpl. ..	Prince Alfred's Guards
GREWAR, E. ..	Breyten	Pte. ..	Transvaal Scottish
GREY, N. B. N. ..	Richmond	Gnr. ..	S.A. Artillery
GREY, N. H. N. ..	Pietermaritzburg	L/Cpl. ..	Umvoti Mounted Rifles
GRICE, E. ..	Johannesburg	Pte. ..	Imperial Light Horse
GRIFFIN, G. H. ..	Head Office	Lieut. ..	R.N.V.R.
GRIFFITH, P. C. M. ..	Durban	Pay Lieut.	S.A. Naval Forces
GRIFFITHS, R. C. ..	Natal Bank, Durban	Lieut. ..	S.A. Naval Forces
GRIFFITHS, W. C. ..	Maitland	Bdr. ..	L.A.A. Regt., S.A.A.F.
GRUBB, H. N. ..	Benoni	L/Cpl. ..	Rand Light Infantry
GUEST, F. M. ..	Port Elizabeth	S/Sgt. ..	"Q" Services Corps
GULBRANDSEN, E. C. ..	Durban	Pte. ..	S.A. Medical Corps
GUMPEL, G. H. ..	Jerusalem	Sgt. ..	Political Intelligence Dept.
GUNN, G. B. ..	Long Street, Cape Town	Cpl. ..	Natal Mounted Rifles
GUNN, I. D. ..	Kampala	Flt. Lt. ..	R.A.F.
GUTRIDGE, N. S. ..	West End, Durban	Pte. ..	"Q" Services Corps
GUTRIDGE, V. R. ..	Natal Bank, Durban	A.B. ..	S.A. Naval Forces
HADDAD, S. ..	Alexandria	Pte. ..	French Army
HAFEN, H. R. M. ..	Port Elizabeth	A/Sgt. ..	S.A.A.F.
HAGGO, W. M. ..	Head Office	Cfn. ..	R.E.M.E.
HALABY, J. ..	Local Head Office, Alexandria	Pte. ..	British Army
HALDANE, A. H. ..	Oceanic House	Cpl. ..	London Scottish
HALL, R. M. ..	Pietermaritzburg	Bdr. ..	S.A. Artillery
HALL, T. W. ..	Commissioner St. East, Johannesburg ..	Cpl. ..	Imperial Light Horse/ Kimberley Regiment
HALLIDAY, C. A. ..	Gracechurch Street	Capt. ..	11th Hussars

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
HALSE, D. N.	Belgravia	L/Cpl. ..	Witwatersrand Rifles/ De La Rey Regt.
HAMMAN, D.	Somerset West	S/Sgt. ..	S.A.A.F.
HAMPSHIRE, D. H. ..	Head Office	Sub. Lt.	R.N.V.R.
HANBURY, M. A. ..	Oceanic House	Lieut. ..	R.N.V.R.
HANCOCK, G. A. J. ..	Lagos	Capt. ..	Nigeria Regiment
HANCOCK, R. K. ..	Port Elizabeth	Lieut. ..	S.A. Naval Forces
HANSEN, D. N. ..	Commissioner St. East, Johannesburg ..	P.A.G. ..	S.A.A.F.
HARBINSON, J. G. ..	Market Square, Johannesburg	Pte. ..	Transvaal Scottish
HARDEN, E. J. ..	Natal Bank, Johannesburg	Capt. ..	S.A. Armoured Cars
HARDING, F. J. ..	Market Square, Johannesburg	Tpr. ..	Imperial Light Horse
HARDING, R. T. ..	Circus Place	—	R.N.
HARDINGHAM, H. E. ..	Mooi River	Lieut. ..	Natal Mounted Rifles
*HARDY, P. E.	Bellville	Lieut. ..	S.A.A.F.
HARGREAVES, R. E. ..	Liverpool	Lt. Cmdr.	R.N.V.R. (Flt. Air Arm)
HARMUTH, I. R. ..	East London	Ldg Sigr.	S.A. Naval Forces
*HARPER, L. J.	Cape Town	Lieut. ..	S.A.A.F.
HARRIS, G. F.	Harding	S/Sgt. ..	Natal Mounted Rifles
HARRIS, H. D.	Dalton	Sgt. ..	Umvoti Mounted Rifles
HARRIS, W. H. C. ..	Natal Bank, Durban	Sgt. ..	Natal Scottish
*HARRISON, J. E. ..	New York	P/O ..	R.A.F.
HARRISON, J. E. G. ..	Durban	A.B. ..	S.A. Naval Forces
HART-DAVIS, R. H. A. ..	Kampala	Lieut. ..	R.A.P.C., King's African Rifles
HARTLEY, K. V. ..	Hollard Street, Johannesburg	S/Sgt. ..	S.A. Pay Corps
HARVEY, K.	Liverpool	L.A.C. ..	R.A.F.
HARVEY, V. H.	Fordsburg	S/Sgt. ..	S.A. Pay Corps
*HATLEY, H. F. C. ..	Volksrust	Pte. ..	Transvaal Scottish
HATTINGH, M. D. ..	Warmbaths	S/Sgt. ..	S.A.A.F.
HAUGEN, R. S.	Durban	Sgt. ..	Royal Durban Light Infantry
HAUGHEY, P. R. ..	Gracechurch Street	—	—
HAW, N. A.	Springs	Gnr. ..	S.A.A.F.
HAWKINS, E. A. ..	Commissioner St. East, Johannesburg ..	C.P.O. ..	S.A. Naval Forces
HAWKINS, Miss M. J. F. ..	Commissioner St. Central, Johannesburg	Lieut. ..	Army Intelligence Dept.
HAWKINS, R. E. ..	Grahamstown	Sgt. ..	1st City Regt./Cape Town Highlanders
HAY, B. A. C.	Gracechurch Street	Lieut. ..	R.N.V.R.
HAY, I. G.	East End, Pretoria	Lieut. ..	S.A. Corps of Signals
HAYDON, K. P.	Circus Place	C.S.M.	Intelligence Corps
HAYES, W. B.	Tweespruit	Pte. ..	S.A. Army Service Corps
HAZLERIGG, R. M. ..	Circus Place	Major ..	R.A.
HEARN, K. H. M. ..	Verulam	Lieut. ..	S.A.A.F.
HEATON, E.	Gracechurch Street	Capt. ..	R.A.S.C.
HERBERT, K. G. ..	Head Office	Cpl. ..	R.A.F.
v. HEERDEN, J. J. ..	Heidelberg (Cape)	Sgt. ..	S.A. Medical Corps
HENDERSON, J. V. ..	Queenstown	Sgt. ..	1st City Regt./Cape Town Highlanders
HERBERT, J. B.	Somerset West	Gnr. ..	L.A.A. Regt., S.A.A.F.
HERBST, W. H.	Vryburg	Pte. ..	Kimberley Regt.
HERON, V.	Umzinto	Pte. ..	11th S.A. Reserve Brigade
HEWETT, D. J.	Gracechurch Street	—	R.N. (Fleet Air Arm)
HEWISON, P. G. ..	Bulawayo	Capt. ..	R. Sigs.
HEWITT, J. G.	Market, Cape Town	L/Cpl. ..	S.A. Corps of Signals

APPENDIX B

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
HEWITT, N. O. ..	Gracechurch Street	Dvr. ..	R. Sigs.
HEWLETT, J. F. ..	Circus Place	L/Cpl. ..	R.A.P.C.
HEYNS, A. J. A. ..	Rosettenville	Pte. ..	6th S.A. Armoured Divn.
HEYNS, G. A. ..	Middelburg (Tvl.)	Lieut. ..	S.A.A.F.
HEYWOOD, P. C. ..	Head Office	Major ..	King's African Rifles
HICKS, F. A. ..	Gracechurch Street	Lieut. ..	R.N.V.R.
HIDDEN, G. D. ..	Nairobi	Major ..	King's African Rifles
HIGH, Miss M. E. ..	Head Office	V.A.D. ..	British Red Cross
HILL, J. D. ..	New York	Lieut. ..	U.S. Army Q/Master Corps
HILL, R. G. M. ..	Nakuru	Flt. Lt. ..	R.A.F.
HINDS, B. B. ..	Barberton	Sgt. ..	Prince Alfred's Guards
HINDSON, D. G. ..	Pietermaritzburg	Pte. ..	Royal Natal Carbineers
HIRON, B. V. ..	Strand St., Cape Town	Cpl. ..	S.A. Corps of Signals
HOARE, K. A. A. ..	Head Office	S/Pilot ..	R.A.F.
HOBBS, M. ..	Circus Place	Sub. Lt. ..	R.N.V.R.
HOCKEY, R. G. ..	Joubert St., Johannesburg	Sigmn. ..	S.A. Corps of Signals
HOCKLEY, R. B. ..	Cape Town	Pte. ..	Prince Alfred's Guards
HODD, W. W. ..	Matatiele	Gnr. ..	S.A. Artillery
HOELSON, R. S. ..	East End, Pretoria	Lieut. ..	S.A.A.F.
HOLDING, J. W. ..	Bree St. East, Johannesburg	Cpl. ..	S.A. Corps of Signals
HOLLIDAY, D. G. ..	Natal Bank, Durban	Lieut. ..	S.A.A.F.
HOLLIS, T. B. ..	Griquatown	Sgt. ..	S.A.A.F.
HOLMWOOD, E. ..	Cape Town	Gnr. ..	S.A. Artillery
*HOLMYARD, A. E. W. ..	Ebute Metta	Lieut. ..	R.W.A.F.F.
*HOLTON, R. A. L. ..	Natal Bank, Johannesburg	Pte. ..	Rand Light Infantry
HONEY, C. L. ..	Knights	L/Cpl. ..	Witwatersrand Rifles/ De La Rey Regt.
HOOK, A. G. B. ..	Johannesburg	A/Sgt. ..	S.A.A.F.
*HOPE, F. F. ..	Kimberley	Cpl. ..	Kimberley Regiment
HOPE, T. H. ..	Joubert St., Johannesburg	S/G. ..	S.A. Naval Forces
HOPKINS, D. F. ..	Queenstown	Sgt. ..	S.A. Engineering Corps
HOPLEY, W. H. ..	Randfontein	Cpl. ..	Prince Alfred's Guards
HORNE, J. G. ..	Liverpool	Sub. Lt. ..	R.N.V.R. (Flt. Air Arm)
HORNIGOLD, C. R. ..	Port Elizabeth	Pte. ..	Natal Mounted Rifles
HORNSBY, J. E. ..	Gracechurch Street	Capt. ..	K.R.R.C.
HORSBURGH, F. H. C. ..	Jamaica	W.O. ..	R.A.F.
HORSTMANSHOF, D. H. ..	Pretoria	Gnr. ..	S.A. Artillery
HORTON, L. V. ..	Durban	A/M ..	S.A.A.F.
HOSKINGS, W. A. ..	Bulawayo	Lieut. ..	R.T.R.
HOSKINS, Miss J. ..	Local Head Office, Alexandria	—	W.A.A.F.
D'HOTMAN, C. G. J. J. ..	Durban	L/Bdr. ..	S.A. Artillery
HOTTEN, L. D. ..	Liverpool	Pte. ..	Devonshire Regiment
HOWARD, B. R. ..	Fort Victoria	Lieut. ..	Rhodesia Regiment
HOWARD, D. A. ..	Demerara	Cpl. ..	R.A.F.
HOWARD, D. G. ..	Springs	L/Cpl. ..	Transvaal Scottish
HOWCROFT, J. K. ..	Head Office	Major ..	R.A.
HOWES, A. J. W. ..	Head Office	Cpl. ..	British Army
HOWES, B. H. W. ..	Umtali	A.B. ..	R.N.
HOWES, J. A. C. ..	De Aar	Sgt. ..	"Q" Services Corps
HOY, C. M. ..	Fort Beaufort	Cpl. ..	1st City Regt./Cape Town Highlanders
*HUDSON, E. W. ..	Lusaka	Lieut. ..	S.A.A.F.
HUGHES, A. J. ..	Commissioner St. Central, Johannesburg	Pte. ..	Transvaal Scottish

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
HUGHES, G. T.	Gracechurch Street	Sgt. ..	Witwatersrand Rifles/ De La Rey Regt.
HUGO, P. J.	Steynsrust	Cpl. ..	Armoured Car Training Camp
HUMPHREY, H. S. T. ..	Commissioner St. East, Johannesburg ..	A/Sgt. ..	S.A.A.F.
HUMPHREY, R. C. ..	New Courts	Sgt. ..	S.A. Medical Corps
HUMPHREY, R. F. ..	Port Elizabeth	Cpl. ..	S.A.A.F.
HUNTER, L. P.	Durban	Pte. ..	Kenya Regiment
HUNTER, N. G.	Broken Hill	Lieut. ..	S.A.A.F.
HURT, G. W.	Pretoria	Sub. Lt. ..	S.A. Naval Forces
HUTTON, J. C.	Selby	Sgt. Pilot	R.A.F.
HYDE, E. G.	Circus Place	Major ..	Pretoria Regiment (P.A.O.)
HYSLOP, D.	Head Office in South Africa, Pretoria ..	Lieut. ..	W.A.A.S.
HYSLOP, Miss K. M. ..	Local Head Office, Cape Town ..		
IMPEY, D. W. L.	Pretoria	Sigmn. ..	6th S.A. Divn. Reserve Sig. Squadron
*INCE, C. D.	Barbados	Flt. Lt. ..	R.A.F.
INCE, Miss S. E.	Barbados	—	R.C.A.F.
INGRAM, Miss J. E. ..	Circus Place	—	W.R.N.S.
INSKIP, R. W. E.	Strand St., Cape Town	Cpl. ..	1st City Regt./Cape Town Highlanders
IRELAND, J. D. H.	Pretoria	Lieut. ..	S.A.A.F.
IRELAND, L. R.	Hospital Hill	Cpl. ..	S.A. Tank Corps
IRISH, W. T.	Khartoum	Major ..	Queen's Royal Regiment
IRONSIDE, W. H. M. ..	Trinidad	W.O. ..	R.A.F.
*ISRAEL, P. M. C.	Pretoria	Lieut. ..	S.A.A.F.
IVY, R. D. N.	Circus Place	L/Cpl. ..	The Greys
JACKA, R. F.	Cape Town	A.B. ..	S.A. Naval Forces
JACKSON, H. M.	Manchester	Sgt. ..	R. Sigs.
JACKSON, M. J. G. ..	West End, Durban	A/M ..	S.A.A.F.
DE JAGER, C. B.	Rustenburg	Capt. ..	Yorkshire & Lancashire Regiment
DE JAGER, R. W.	Bloemfontein	Major ..	Essex Regiment
JAKINS, C. S.	Port Elizabeth	A/Sgt. ..	S.A.A.F.
JAMES, D. F.	Gracechurch Street	—	—
JAMES, P. J.	Parys	2/Lt. ..	S.A.A.F.
JAMES, V.	Nelspruit	Pte. ..	Royal Natal Carbineers
JAMES, V. C.	Hollard St., Johannesburg	Tpr. ..	11th S.A. Armoured Brigade
JARDINE, K. M.	Port Elizabeth	Bdr. ..	L.A.A. Regt., S.A.A.F.
JARVIS, N. K. W.	Main Street, Johannesburg	Pte. ..	1st S.A. Reserve Brigade
JEAPES, R. G. M.	Durban	Lieut. ..	S.A.A.F.
JEBSON, A. K.	Liverpool	L.A.C. ..	R.A.F.
JEFFERSON, W. R.	Utrecht	Pte. ..	Royal Natal Carbineers
JELLEY, L. C.	Gracechurch Street	—	R.A.F.
JENKINS, R. H. C.	Yeoville	Pte. ..	Natal Mounted Rifles
JENKINSON, V. L.	Dalton	L/Cpl. ..	Natal Mounted Rifles
JENNER, C. H.	Gracechurch Street	Lieut. ..	R.N.V.R.
JERWOOD, A. S.	Circus Place	Lieut. ..	R.N.V.R.
JOHN, M. F.	Bree Street East, Johannesburg	F/Sgt. ..	S.A.A.F.
JOHNSON, A. D.	Cape Town	S/Sgt. ..	Duke of Edinburgh's Own Regiment

APPENDIX B

<i>Name</i>		<i>Branch</i>		<i>Rank</i>	<i>Unit</i>
JOHNSON, A. J.	..	Wynberg ..	.. ..	S/Sgt. ..	2nd Special Service Bn.
JOHNSON, Miss E. E.	..	Eshowe ..	.. ..	Pte. ..	Women's Aux. Defence Corps
JOHNSTON, R. I. R.	..	Circus Place ..	.. ..	Sgt. ..	R. Sigs.
JOHNSTONE, A. H.	..	Head Office in South Africa, Pretoria..		Lt. Col. ..	Pretoria Regiment (P.A.O.)
JOHNSTONE, E. H.	..	Pretoria ..	.. ..	Cpl. ..	Pretoria Regiment (P.A.O.)
JOHNSTONE, W. R.	..	East London ..	.. ..	Gnr. ..	6th S.A. Armoured Div.
JONES, A. D. E. ..	..	Graaff Reinet ..	.. ..	Cpl. ..	S.A.A.F.
*JONES, A. H. ..	..	Pritchard St., Johannesburg ..	.. ..	2/Lt. ..	S.A.A.F.
*JONES, A. L. E. ..	..	Claremont ..	.. ..	Pte. ..	Training Camp
JONES, E. O. ..	..	Durban ..	.. ..	Lieut. ..	S.A.A.F.
JONES, I. B. ..	..	Commissioner St. Central, Johannesburg		Gnr. ..	S.A. Artillery
*JONES, I. P. C. ..	..	Main St., Johannesburg ..	.. ..	Capt. ..	Transvaal Scottish
JONES, J. S. ..	..	Circus Place ..	.. ..	Capt. ..	R.A.
JONES, K. O. ..	..	Pretoria ..	.. ..	Pte. ..	Umvoti Mounted Rifles
JONES, Miss O. M.	..	Matatiele ..	.. ..	Sgt. ..	W.A.A.S.
JONES, W. R. ..	..	Pretoria ..	.. ..	Sgt. ..	S.A. Engineering Corps
JOOSTE, A. V. ..	..	Stellenbosch ..	.. ..	Pte. ..	Royal Natal Carbineers
JORDAN, P. G. ..	..	Strand St., Cape Town ..	.. ..	Marine ..	Royal Marines
JOSS, A. M. ..	..	Salisbury ..	.. ..	F/O ..	R.A.F.
JOUBERT, A. ..	..	Naboomspruit ..	.. ..	Pte. ..	Botha Regiment
JOUBERT, A. H. ..	..	Koppies ..	.. ..	Lieut. ..	S.A.A.F.
*JOUBERT, C. DE V.	..	Pretoria ..	.. ..	AP/Pilot	S.A.A.F.
JOYCE, R. J. ..	..	Mafeking ..	.. ..	Lieut. ..	S.A. Artillery
JOYNT, G. W. ..	..	Head Office in South Africa, Pretoria..		Lieut. ..	" Q " Services Corps
JUBY, S. W. ..	..	Middelburg (Tvl) ..	.. ..	Lieut. ..	S.A.A.F.
JURGENS, W. A. E.	..	Bree St. East, Johannesburg ..	.. ..	A/Cpl. ..	S.A.A.F.
JUST, R. A. ..	..	Circus Place ..	.. ..	Sgt. ..	R.A.F.
KAMP, C. A. ..	..	Robertson ..	.. ..	Gnr. ..	S.A. Artillery
KAY, D. D. ..	..	Pietersburg ..	.. ..	Capt. ..	S.A. Artillery
KEEBLE, A. C. ..	..	Head Office ..	.. ..	Sigmn. ..	R. Sigs.
KEFFLER, Y. P. ..	..	Liverpool ..	.. ..	F/Sgt. ..	R.A.F.
KEGGIE, D. S. ..	..	Smith St., Durban ..	.. ..	Sigr. ..	S.A. Naval Forces
KELL, A. A. ..	..	Newcastle ..	.. ..	Sgt. ..	Special Service Brigade
*KELLAR, R. B. ..	..	Klerksdorp ..	.. ..	Lieut. ..	S.A.A.F.
KELLY, Miss E. M.	..	Empangeni ..	.. ..	Bdr. ..	S.A. Heavy Artillery
KELLY, H. J. ..	..	Durban ..	.. ..	Tel. ..	S.A. Naval Forces
KELLY, W. B. ..	..	Durban ..	.. ..	L/Cpl. ..	S.A. Artillery
KELSEY, W. V. ..	..	Wakkerstroom ..	.. ..	Capt. ..	Royal Marines
*KEMSLEY, K. ..	..	Potgietersrust ..	.. ..	Lieut. ..	S.A.A.F.
KENNEDY, O. H. A.	..	Circus Place ..	.. ..	C.P.O. ..	Royal Navy
KERFOOT, O. ..	..	Manchester ..	.. ..	A.B. ..	Royal Navy
KERSHAW, A. W.	..	Newtown ..	.. ..	Sgt. ..	S.A. Tank Corps
KETH, L. C. ..	..	Calvinia ..	.. ..	Sigmn. ..	S.A. Corps of Signals
KEVAN, W. D. ..	..	Johannesburg ..	.. ..	Lieut. ..	S.A.A.F.
KIDDLE, A. A. ..	..	Howick ..	.. ..	F/Sgt. ..	S.A.A.F.
KIDSON, R. G. ..	..	Germiston ..	.. ..	Sgt. ..	S.A.A.F.
KIESSLING, A. C.	..	Head Office ..	.. ..	Sgt. Pilot	R.A.F.
KIGHTLEY, F. P.	..	Head Office in South Africa, Pretoria..		Major ..	Pretoria Regiment (P.A.O.)
KILFOIL, T. V. ..	..	East London ..	.. ..	Sgt. ..	S.A. Reserve Motor Transport Company
KILL, D. S. S. ..	..	Gracechurch Street ..	.. ..	—	—
KIMBLE, A. N. ..	..	Head Office ..	.. ..	L.A.C. ..	R.A.F.

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
*KIMPTON, P. W.	Circus Place	Major	Bombay Grenadiers
KING, Miss K. M.	Barbados	—	A.T.S.
KINGON, R. D.	Market, Cape Town	Sub. Lt.	S.A. Naval Forces
KINNEAR, P. E.	Vryburg	Pte.	Kimberley Regiment
KIRBY, F. L.	Salisbury	Sgt.	East African Field Regt.
KIRKBY, H. F.	Port Elizabeth	Cpl.	Natal Mounted Rifles
KITCHINGMAN, R.	Circus Place	Capt.	Hyderabad Regiment
KITRILACKY, O. J.	Cairo	2/Lt.	Royal Hellenic Army
KLAPKA, A. C.	Johannesburg	Capt.	3rd Bn. Field Force
DE KLERK, H. A.	Wolmaransstad	Cpl.	Imperial Light Horse/ Kimberley Regiment
KNAPP, W. R.	Gracechurch Street	C.S.M.	R. Sigs.
KNIGHT, H.	East London	Pte.	Kaffrarian Rifles
KNOX, G. B. D.	Circus Place	Capt.	King's Own Royal Regt.
DE KOCK, C. DE B.	Market, Cape Town	Lieut.	S.A.A.F.
DE KOCK, D. P.	Uniondale	W.O.2	S.A.A.F.
DE KOCK, J. C. S.	Pretoria	A/M	S.A.A.F.
DE KOCK, N.	Woodstock	2/Lt.	S.A.A.F.
*KOPUIT, L.	Woodstock	Pte.	Netherlands Military Forces
KRIEGER, C. S.	Nairobi	2/Lt.	King's African Rifles
KRITZINGER, H. S.	Humansdorp	Cpl.	S.A. Corps of Signals
*KROG, B. J. M.	Rustenburg	Lieut.	De La Rey Regt.
*KROGH, F. E.	Paarl	Lieut.	Westelike Provinsie Regt.
*KRUGER, C. M. L.	Boksburg	W.O.2	S.A.A.F.
KRUMMECK, R. H. P.	Natal Bank, Durban	Cpl.	Royal Durban Light Infantry
*LADBROOKE, N. G. E.	Gracechurch Street	Sgt./ Navigator	R.A.F.
LAING, L. G.	Bulawayo	Gnr.	S.A. Artillery
LAMBE, B. P. F. I.	Eloff St. South, Johannesburg	Lieut.	S.A.A.F.
LAMBERT, G. W.	Head Office	Lieut.	R.N.V.R.
LAMONT, P. J.	Head Office in South Africa, Pretoria	Pte.	S.A.A.F.
LANFRANCO, J.	Malta	Cpl.	King's Own Malta Regt.
LAPIRA, A. R.	Malta	Sgt.	King's Own Malta Regt.
LAVOPIERRE, E. J.	Empangeni	Cpl.	"Q" Services Corps
LAW, I. A. M.	Louis Trichardt	Lieut.	S.A.A.F.
LAW, J. B.	Port Louis	Capt.	Mauritius Terr. Force
LAWRENCE, H. K. P.	Commissioner St. Central, Johannesburg	Pte.	Transvaal Scottish
LAWRENCE, L. M.	East London	A/M	S.A.A.F.
LAWRENCE, M. A.	Claremont	Lieut.	S.A.A.F.
*LAWSON, F. B.	Circus Place	Lieut.	King's Own Royal Regt.
LAWSON, Miss M. P.	Springs	Pte.	W.A.A.S.
LEACH, R. W.	Belfast	Pte.	Royal Durban Light Infantry
LEAKEY, G. B.	Circus Place	L/Cpl.	R.A.P.C.
LEBLANC, R. E.	Gracechurch Street	Capt. and Q/M.	Royal Fusiliers
LECKER, A.	Haifa	Sgt.	R.A.S.C.
*LEDDINGTON, L. A.	Oceanic House	Sgt.	56th Uganda Light Bty.
LEE, F.	Commissioner St. Central, Johannesburg	A/Cpl.	S.A.A.F.
LEGG, A. S.	Oceanic House	F/Sgt. Instr.	Police School, R.A.F.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
LEGG, C. H.	Cape Town	Capt. ..	Technical Services Corps
LEIGH, D. M.	Umtali	Capt. ..	R. Sigs.
LEIGHTON-BOYCE, J. A. S.	Gracechurch Street	Capt. ..	K.R.R.C.
LEITCH, A. G.	Durban	Lieut. ..	S.A.A.F.
LEITCH, J. P. W.	Head Office	Capt. ..	2nd Royal Lancers R.A.C.
LEMMER, J. S.	Head Office in South Africa, Pretoria..	Pte. ..	Youth Training Brigade
LENNOX, Miss N.	Cape Town	W.O.2 ..	W.A.A.S.
LESLIE, J. M.	Gracechurch Street	Lieut. ..	R.N.V.R.
LESLIE, N. G.	Ladysmith	Lieut. ..	S.A.A.F.
LESTER, H. A.	Gracechurch Street	Capt. ..	King's Regiment (L'pool)
LEWIS, A. K.	Cape Town	Sgt. ..	Cape Town Highlanders
LEWIS, D. L.	Head Office	Cpl. ..	C.M.P.
LIEBENBERG, Miss J. I.	Brakpan	Cpl. ..	W.A.A.S.
LIGHT, L. N.	Klerksdorp	Cpl. ..	6th S.A. Infantry Brigade
LINDER, J. R.	Vryheid	Pte. ..	Umvoti Mounted Rifles
LINDLEY, D. H. C.	Commissioner St. Central, Johannesburg	L/Bdr. ..	Transvaal Heavy Artillery
LINDSAY, A. C.	Circus Place	Lieut. ..	R.N.V.R. (Flt. Air Arm)
LISTER, J. V.	Manchester	Capt. ..	R.W.A.F.F.
LLOYD, J. V. T.	Port Elizabeth	Lieut. ..	S.A. Naval Forces
v. LOENEN, J. M.	Malvern	Gnr. ..	S.A. Artillery
LOGAN, S. E.	Bellville	L/Bdr. ..	S.A. Artillery
LOGUE, A. J.	Head Office	Sgt. ..	R.A.S.C.
LONDAL, G. N.	West End, Durban	Sgt. ..	Natal Mounted Rifles
LONGE, D. E.	Jamaica	Major ..	2nd Inf. Holding Bn.
LONGMORE, A. P.	Brits	A/Sgt. ..	S.A.A.F.
LOUW, D.	Pretoria	Cpl. ..	Pretoria Regt. (P.A.O.)
LOUW, E. J.	Beaufort West	A/Cpl. ..	S.A.A.F.
LOVELOCK, J. R.	Gracechurch Street	Commsnd. Boatswain	R.N.
LOVEROCK, E. A.	Wynberg	A/M ..	S.A.A.F.
LOVEROCK, J. V. B.	Cape Town	2/Lt. ..	S.A.A.F.
LOWE, K. J.	Braamfontein	Sgt. ..	Transvaal Scottish
LOWES, G. F.	Gracechurch Street	Flt. Lt. ..	R.A.F.
LOWRY, H. H.	Commissioner St. Central, Johannesburg	Lieut. ..	S.A.A.F.
LOWRY, H. M.	Head Office in South Africa, Pretoria..	Writer ..	S.A. Naval Forces
LUNT, P. J.	Strand Street, Cape Town	Pte. ..	Umvoti Mounted Rifles
LUYT, N. C.	Cape Town	Pte. ..	Imperial Light Horse/ Kimberley Regiment
LYNCH, D. S. H.	Jamaica	Sub. Lt. ..	R.N.V.R.
LYNCH, T. A.	West End, Durban	Sgt. ..	Royal Durban Light Infantry
LYONS, A. D.	Gracechurch Street	—	—
LYONS, D. A. D.	Cape Town	O/D ..	S.A. Naval Forces
MACALISTER, R. K.	Durban	S/D. ..	S.A. Naval Forces
MACASKILL, G. L. G. ...	Johannesburg	Pte. ..	Transvaal Scottish
MACASKILL, R. E.	Ficksburg	Lieut. ..	Special Service Brigade
MACDONALD, H. I. I.	Grahamstown	Lieut. ..	S.A.A.F.
MACDONALD, J. M.	Head Office in South Africa, Pretoria..	Lieut. ..	S.A.A.F.
MACDONALD, Miss M.	New York	Cpl. ..	Women's Army Corps of United States
MACKAY, G. E. W.	Market Square, Johannesburg	2/Lt. ..	S.A.A.F.
MACKAY, H.	Long Street, Cape Town	S/Sgt. ..	S.A.A.F.
MACKAY, M. C.	West End, Durban	Ord. Smn.	S.A. Naval Forces

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
MACKENZIE, H. M. ..	Nairobi	Capt. ..	King's African Rifles
*MACKIE, A. E. ..	Jamaica	P/O ..	R.A.F.
MACKIE, E. W. C. ..	Springs	Lieut. ..	S.A. Naval Forces
*MACKIE, J. F. ..	New York	P/O ..	R.A.F.
MACKINTOSH, A. ..	Salisbury	Lieut. ..	Gold Coast Regiment
MACKINTOSH, J. R. ..	Pretoria	A.B. ..	S.A. Naval Forces
MACLAGAN, D. H. ..	Verulam	A.B. ..	S.A. Naval Forces
MacLAREN, G. C. ..	Head Office	Cpl. ..	R.E.M.E.
MACLEAN, N. M. ..	Bulawayo	Tpr. ..	Pretoria Regiment (P.A.O.)
MACLEAN, R. G. H. ..	Liverpool	Capt. ..	R.A.
MacMANAWAY, J. P. A.	Circus Place	Capt. ..	R.A.S.C.
MacNEILLIE, C. L. ..	Brakpan	Lieut. ..	S.A.A.F.
MacROBERT, P. ..	Cape Town	A/M ..	S.A.A.F.
*MacWHIRTER, C. J. ..	Pretoria	Lieut. ..	British Flight Battalion
McBRIDE, C. A. ..	Market Square, Johannesburg ..	Lieut. ..	Natal Mounted Rifles
McCALL, H. C. ..	Newtown	Lieut. ..	S.A.A.F.
McCALLUM, A. J. ..	Head Office	Sgt. Pilot	R.A.F.
McCLELLAND, W. L. ..	Knysna	W.O.1 ..	S.A.A.F.
McCOSKRIE, L. ..	Jamaica	Pte. ..	R.A.S.C.
McCULLOGH, W. I. V.	Kalkfeld	S/Sgt. ..	South West African Infantry
McDONALD, D. A. ..	Bergville	S/Sgt. ..	Royal Natal Carbineers
McDONALD, Miss C. K.	Circus Place	Ldg. Wren	W.R.N.S.
McDORNAN, Miss P. M.	Head Office in South Africa, Pretoria ..	Pte. ..	S.A. Military Nursing Services
McDOUGALL, Miss C. J.	Hollard Street, Johannesburg	Pte. ..	S.A. Military Nursing Services
McDOWELL, D. G. A. ..	Middelburg (Cape)	Pte. ..	Die Middelandsse Regt.
McFADYEN, A. J. L. St.L.	Harrismith	L/Cpl. ..	de Wet Regiment
McGIBBON, P. H. ..	Pietermaritzburg	Lieut. ..	S.A.A.F.
McGILLIVRAY, J. D. ..	Circus Place	Cpl. ..	R.E.M.E.
McGINLEY, Miss E. I. ..	Gracechurch Street	—	W.A.A.F.
McGINLEY, Miss K. M.	Circus Place	—	W.A.A.F.
McGREGOR, J. ..	Natal Bank, Durban	Tpr. ..	Royal Durban Light Infantry
McHATTIE, S. ..	Pietermaritzburg	Cpl. ..	Royal Natal Carbineers
McHUGH, F. J. ..	New York	Smn. 2nd Class	U.S. Navy
McKEAND, W. A. ..	Gracechurch Street	L/Cpl. ..	R.A.S.C.
McKENNA, T. F. ..	New York	Cpl. ..	U.S.A.A.F.
McKENZIE, D. ..	Wolmaransstad	Cpl. ..	Central Army Training Depot
McKENZIE, E. W. S. ..	Umzinto	Sgt. ..	S. A. Artillery
McLAGAN, B. S. ..	Witbank	Pte. ..	Transvaal Scottish
McLAREN, J. R. ..	Rissik Street South, Johannesburg ..	Pte. ..	Transvaal Scottish
McLEOD, N. G. ..	Port Elizabeth	L/Bdr. ..	S.A. Artillery
McMURRAY, R. ..	Johannesburg	Gnr. ..	S.A. Artillery
McQUIRK, D. J. ..	Maitland	Lieut. ..	6th S.A. Armoured Div.
McROBIE, I. G. ..	Springbok	Lieut. ..	S.A.A.F.
McWILLIAM, B. J. ..	Smith St., Durban	A/P.P. ..	S.A.A.F.
McWILLIAM, N. T. ..	Braamfontein	Pte. ..	Transvaal Scottish
McWILLIAM, W. J. ..	Liverpool	Capt. ..	R.A.
MAASDORP, Miss C. D.	Port Elizabeth	Sgt. ..	S.A. Corps of Signals (S.S.S.)

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
MAGUIRE, A. D. ..	Circus Place	W.O. ..	R.A.F.
MAGGS, S. H. ..	Port Elizabeth	Tpr. ..	Natal Mounted Rifles
MAIN, K. E. ..	Germiston	A.B. ..	S.A. Naval Forces
MALAN, P. B. ..	Nelspruit	Cpl. ..	3rd Mounted Regiment
MALHERBE, G. S. ..	Paarl	Sgt. ..	S.A. Artillery
MALLETT, P. D. ..	Commissioner St. Central, Johannesburg	Sub. Lt. ..	S.A. Naval Forces
MALLIA, H. E. ..	Malta	Gnr. ..	Royal Malta Artillery
*MANDER, M. D'A. ..	Jamaica	P/O ..	R.A.F.
MANLEY, Miss E. R. ..	Bloemfontein	Sgt. ..	W.A.A.S.
MANNING, Miss M. K. ..	Barbados	—	—
MANSON, K. A. ..	Rodepoort	Pte. ..	S.A. Irish
MARE, E. A. ..	Oudtshoorn	Lieut. ..	S.A.A.F.
MARILLIER, B. E. ..	Elliot	Pte. ..	Die Middelandse Regt.
*MARILLIER, H. M. ..	Bulawayo	A.C. ..	R.A.F.
MAROZZI, C. S. ..	Ismailia	Tpr. ..	R.A.C.
MARRINER, E. G. ..	White River	A.C. ..	R.A.F.
MARSH, D. H. ..	Stutterheim	Rfn. ..	Kaffrarian Rifles
MARTIN, J. P. ..	Circus Place	—	—
MARTIN, Miss S. C. T. ..	Natal Bank, Johannesburg	Pte. ..	Women's Transport Ser- vices (East Africa)
MARTIN, W. J. ..	Sea Point	Pte. ..	" Q " Services Corps
*MARWOOD TUCKER, N. ..	Head Office	Flt. Lt. ..	R.A.F.
MASON, F. W. ..	Gracechurch Street	Flt. Lt. ..	R.A.F.
MASON, S. F. ..	Gracechurch Street	P/O ..	R.A.F.
MASSON, R. E. ..	Somerset East	L/Cpl. ..	Die Middelandse Regiment
MASTERS, D. J. ..	Newtown	Sgt. ..	Royal Natal Carbineers
MATARE, F. W. ..	Windhoek	Tpr. ..	S.A. Tank Corps
MATTATIA, I. I. ..	Alexandria	L/Cpl. ..	Royal Hellenic Army
MATTHEWS, L. ..	East End, Pretoria	Lieut. ..	Pretoria Regiment (P.A.O.)
*MAULLIN, E. T. ..	Commissioner St. Central, Johannesburg	Pte. ..	S.A. Artillery
MAYERS, C. G. ..	Barbados	F/Sgt. ..	R.A.F.
MAYHEW, A. J. ..	Circus Place	Lieut. ..	R.A.O.C.
MAYNE, P. F. ..	Greytown	Gnr. ..	S.A. Artillery
MAYNE, P. H. ..	Circus Place	F/O ..	R.A.F.
MEAKER, N. E. ..	Fort Beaufort	Pte. ..	6th S.A. Armoured Division
MEESTER, G. H. ..	Orange Grove	Lieut. ..	S.A. Corps of Signals
MENAHAM, B. Y. ..	Port Said	Spr. ..	Royal Engineers
MENELAWS, J. R. D. ..	Kitwe	Flt. Lt. ..	R.A.F.
*MEREDITH, J. F. G. ..	Pilgrims Rest	Lieut. ..	S.A.A.F.
V. D. MERWE, A. R. ..	Barberton	O/D ..	S.A. Naval Forces
METCALF, W. S. ..	New York	Cpl. ..	U.S. Army Service Forces
METHERELL, E. H. ..	Eloff St. South, Johannesburg	Lieut. ..	S.A.A.F.
MEWS, J. W. ..	Natal Bank, Durban	Lieut. ..	Cape Corps
MEYER, P. R. ..	Messina	Lieut. ..	Botha Regiment
MICHELL, C. J. ..	Head Office	Lieut. ..	R.A.P.C.
MIDDLEWICK, N. E. ..	Estcourt	S/Sgt. ..	Royal Natal Carbineers
MILAN, G. R. ..	Gracechurch Street	—	—
MILLER, C. E. ..	Beaufort West	Capt. ..	Cape Field Artillery
MILLER, P. A. ..	Gracechurch Street	Flt. Lt. ..	R.A.F.
MILLS, N. H. ..	Port Elizabeth	Capt. ..	S.A.A.F.
MILNE, R. J. ..	Durban	Sigm. ..	S.A. Corps of Signals
MILNE-MARSHALL, G. G. ..	Barbados	Lieut. ..	Royal Indian Navy
MILO, P. M. ..	Gracechurch Street	Major ..	Parachute Regiment
MISKIN, J. E. ..	Bethlehem	Major ..	S.A. Artillery

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
MITCHELL, D. H.	Durban	Capt.	S.A. Artillery
MITCHELL, F. A.	Head Office	Capt.	R.A.
MITCHELL, J. A. R.	Gracechurch Street	Capt.	East Riding Yeomanry
MITOS, D. M.	Alexandria	P/O	Royal Hellenic Air Force
MOFFAT, M. N.	San Fernando	Sub. Lt.	R.N.V.R.
MOFFETT, J. E.	Queenstown	S/Sgt.	1st City Regt./Cape Town Highlanders
MOIR, G. T.	West End, Durban	Tpr.	Special Service Bn.
MOODY, Miss A. M.	Circus Place	Wren	W.R.N.S.
MOODY, W. S.	Wynberg	Lieut.	S.A. Artillery
MOOLMAN, H. J.	Reitz	Lieut.	S.A.A.F.
MOOLMAN, J. C.	Humansdorp	Lieut.	Witwatersrand Rifles/ De La Rey Regt.
MOORE, D. E. R.	Oceanic House	Sgt.	British Army
MOORE, J.	Salisbury	W.O.	Rhodesia Regiment
MOORE, T. O.	Gracechurch Street	Pte.	Wilts. Regt.
MORAN, E. B.	Durban	Pte.	Natal Mounted Rifles
MORDAUNT, Miss E.	Newtown	Bdr.	S.A. Heavy Artillery
MOREL, L. F. E.	Circus Place	Bdr.	R.A.
MORGAN, K. D.	Rissik St. South, Johannesburg	L/Cpl.	Transvaal Scottish
MORLEY, A. O.	North End, Port Elizabeth	Lieut.	S.A.A.F.
MORLEY, Miss F.	Head Office in South Africa, Pretoria	T.A./Cpl.	S.A.W.A.A.F.
MORONY, H. S.	Durban	Lt. Col.	11th S.A. Armoured Brigade
MORRELL, J. G.	Gracechurch Street	—	R.A.F.
MORRELL, W. L. H.	Lourenço Marques	Flt. Lt.	R.A.F.
*MORRILL, G. H. E.	Gracechurch Street	Lieut.	Lincolns
MORRIS, D. G.	Cape Town	L/Cpl.	Duke of Edinburgh's Own Regt.
MORRIS, I. C.	Circus Place	S/Sgt.	R.A.S.C.
MORRO, L. A.	Gibraltar	Bdr.	Gibraltar Defence Force, H.A.A. Section
MORTON, C. B.	Long Street, Cape Town	F/Sgt.	S.A.A.F.
MORWOOD, G. E.	King William's Town	Rfn.	Kaffrarian Rifles
MOULDING, P. M.	Local Head Office, Alexandria	Sqn. Ldr.	R.A.F.
MOULTRIE, J. A.	Matatiele	Sgt.	Natal Mounted Rifles
MOWAT, G. H.	Circus Place	Cpl.	R.A.F.
MUIR, A. W. K.	Stutterheim	Spr.	S.A. Engineering Corps
MUIR, R. B.	Pretoria	Capt.	S.A.A.F.
*MUIR, R. R.	Aliwal North	Sgt.	Die Middelandsse Regt.
MULDER, J. H.	Johannesburg	Cpl.	S.A. Artillery
MULLENGER, W. T.	Circus Place	A.C.1	R.A.F.
MULLENS, N. A.	Selby	Bdr.	S.A.A.F.
MULLER, F. P. J.	Patentie	Pte.	Die Middelandsse Regt.
MUNDAY, C. C. V.	Ndola	Sgt.	Northern Rhodesia Forces
MUNRO, J. G.	Durban	P/O Wtr.	S.A. Naval Forces
MURRAY, D. S.	Circus Place	Capt.	R.A.
MURRAY, E. P. L.	Greytown	Gnr.	S.A. Artillery
MURRAY, V. M.	Sabie	Sgt.	Pretoria Regt. (P.A.O.)
MYBURGH, J.	Bellville	Tpr.	Natal Mounted Rifles
NATHAN, I. W. M.	Johannesburg	A/Cpl.	S.A.A.F.
NAUDE, L.	Uitenhage	Lieut.	6th S.A. Armoured Division
NEL, J. H.	Pretoria	Pte.	Technical Services Corps
NEL, J. P. K.	Rondebosch	A/Cpl.	S.A.A.F.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
NEUKOMM, D. A. ..	Cape Town	F/Sgt. ..	S.A.A.F.
NEVILL, E. M. ..	Fordsburg	A.B. ..	S.A. Naval Forces
NEWMAN, A. J. ..	Jamaica	Capt. ..	R.A.
NEWMAN, D. A. W. ..	Gracechurch Street	Capt. ..	Royal Sussex Regt.
NEWMAN, L. ..	Local Head Office, Cape Town ..	Sgt. ..	S.A. Military Mission, East Africa Command
NEWMAN, S. P. ..	Circus Place	Gnr. ..	R.A.
NICHOLSON, R. T. ..	Hospital Hill	Lieut. ..	S.A.A.F.
*NIESEWAND, G. ..	Bree St. East, Johannesburg ..	2/Lt. ..	S.A.A.F.
V. NIEKERK, I. A. C. .	Windhoek	T.A./Sgt. ..	S.A.A.F.
NIGHTINGALE, L. W. R.	Durban	2/Lt. ..	" Q " Services Corps
NISBET, A. N. ..	Natal Bank, Durban	L/Cpl. ..	Royal Durban Light Infantry
NISSSEN, L. E. ..	Ceres	L/Bdr. ..	L.A.A. Regt., S.A.A.F.
NOBLE, Miss A. I. ..	Gracechurch Street	Volunteer	W.L.A.
NOLAN, J. P. ..	New Courts	2/Lt. ..	S.A.A.F.
*NOLTE, I. H. ..	Brakpan	Lieut. ..	S.A.A.F.
NORMINTON, C. A. ..	Joubert St., Johannesburg ..	Cpl. ..	S.A. Engineering Corps
NORTH, B. T. ..	Head Office	Sub. Lt.	R.N.
NORTH, E. ..	Oceanic House	C.P.O. ..	R.N.
NORTHAM, R. G. ..	Rondebosch	W.O.2 ..	Duke of Edinburgh's Own Regt.
NORTJE, M. S. ..	Lindley	Lieut. ..	General Services Corps
NORTON, G. R. ..	East London	Capt. ..	Hampshire Regiment
NUGENT, Miss M. A. ..	Circus Place	—	W.A.A.F.
OAKLEY, Miss E. C. ..	Circus Place	—	A.T.S.
OATES, C. C. ..	Rissik St. South, Johannesburg ..	Pte. ..	S.A.A.F.
*OATES, H. E. ..	Lindley	A/M ..	S.A.A.F.
*O'BRIEN, K. L. C. ..	Joubert St., Johannesburg ..	Cpl. ..	S.A.A.F.
O'CONNOR, P. ..	Johannesburg	Pte. ..	S.A. Irish
O'CONNOR, T. ..	Liverpool	C.S.M. ..	King's Regiment (L'pool)
ODLE, A. E. ..	Head Office	Flt. Lt. ..	R.A.F.
OERTEL, C. M. ..	Rustenburg	Gnr. ..	S.A. Artillery
OLDFIELD, A. J. ..	Gracechurch Street	Lieut. ..	R.A.P.C.
OLIVER, A. E. V. ..	Head Office	Flt. Lt. ..	R.A.F.
OLIVER, F. C. S. ..	Pretoria	Cpl. ..	Pretoria Regiment (P.A.O.)
OLIVER, G. L. ..	Gracechurch Street	—	—
ORCHARD, J. ..	Malvern	Flt. Sgt.	S.A.A.F.
O'REILLY, E. C. ..	Long St., Cape Town	Gnr. ..	S.A. Artillery
ORGAN, N. L. ..	Gracechurch Street	Cpl. ..	Essex Regt.
OSBORNE, A. H. V. ..	Head Office	W.O.1 ..	R.A.
OSBOURN, F. D. ..	Newtown	Cpl. ..	Botha Regt./President Steyn Regt.
*OSLER, D. G. ..	Winburg	Lieut. ..	S.A.A.F.
OTTO, M. V. ..	Jeppeshtown	Tpr. ..	Royal Natal Carbineers
*OWEN, J. ..	Manchester	F/O ..	R.A.F.
OWEN, R. M. ..	Gracechurch Street	Major ..	Royal Welch Fusiliers
OXENHAM, R. L. ..	Johannesburg	L/Cpl. ..	Cape Town Highlanders
PAGE, C. A. ..	George	A.B. ..	S.A. Naval Forces
PAISLEY, R. R. R. ..	Queenstown	Tpr. ..	Prince Alfred's Guards
PALLEN, D. I. ..	Commissioner St. East, Johannesburg ..	S/M ..	S.A. Engineering Corps
PALMER, D. L. P. ..	Joubert St., Johannesburg ..	A/Cpl. ..	S.A.A.F.

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
PALMER, G. M. ..	Commissioner St. Central, Johannesburg	Lieut. ..	S.A.A.F.
PALMER, M. J. W. ..	Pretoria	Lieut. ..	S.A.A.F.
PALMER, N. H. ..	Clanwilliam	Cpl. ..	6th S.A. Armoured Divn.
PAPAYANNOPOULO, D. S.	Minet-el-Bassal	C.S.M. ..	Royal Hellenic Army
PAPWORTH, D. N. ..	Circus Place	Lt. Col. ..	Pioneer Corps
*PARGETER, T. A. ..	Circus Place	Sgt./Airgnr.	R.A.F.
PARKER, A. W. ..	Manchester	Sigmn. ..	R. Sigs.
PARKER, G. H. ..	Circus Place	A.C. ..	R.A.F.
PARKER, G. L. N. ..	Barbados	Capt. ..	South Caribbean Force
PARKER, S. C. ..	Gracechurch Street	Lieut. ..	Sherwood Foresters
PARSONS, B. J. ..	Bree St. East, Johannesburg	Cpl. ..	Pretoria Regt. (P.A.O.)
PARSONS, G. W. ..	Gracechurch Street	—	—
PARSONS, J. DIRK ..	Johannesburg	Tpr. ..	Prince Alfred's Guards
*PARSONS, J. D. ..	Pritchard St., Johannesburg	Tpr. ..	Transvaal Scottish
PARSONS, R. ..	Oceanic House	Flt. Lt. ..	R.A.F.
PARSONSON, L. W. ..	Commissioner St. East, Johannesburg	2/Lt. ..	S.A.A.F.
PATEMAN, C. A. ..	Potchefstroom	Sgt. ..	S.A. Military Police
PATERSON, J. G. ..	Durban	A.B. ..	S.A. Naval Forces
PATERSON, R. A. la T. ..	Eloff St. South, Johannesburg	2/Lt. ..	S.A.A.F.
PATERSON, R. E. ..	Natal Bank, Durban	Sgt. ..	Royal Durban Light Infantry
PATON, F. R. ..	Rosettenville	A/P ..	S.A.A.F.
PATON, H. M. ..	Pietermaritzburg	Bndsmn.	S.A. Permanent Force Band
PATTERSON, E. E. B. ..	Durban	Lieut. ..	S.A.A.F.
*PATTERSON, F. A. S. ..	Gracechurch Street	P/O. ..	R.A.F.
PAUTZ, O. G. ..	East London	Pte. ..	Kaffrarian Rifles
*PAYN, W. G. ..	Umzinto	A/Cpl. ..	14th S.A. Armoured Brigade
PAYNE, D. J. ..	Livingstone	Lieut. ..	King's African Rifles
PAYNE, L. de W. ..	Eshowe	Gnr. ..	S.A. Artillery
PAYNE, R. V. ..	Lusaka	P/O ..	R.A.F.
PEAL, C. D. M. ..	Gracechurch Street	Major ..	R.A.
PEARSE, Miss V. J. ..	Dundee	Cpl. ..	Motor Transport Sub Depot
PEARSON, J. K. ..	Gracechurch Street	Capt. ..	R.I.A.S.C.
*PECK, G. F. ..	Circus Place	Sgt. ..	R.A.F.
PEGG, M. M. ..	Johannesburg	F/Sgt. ..	S.A.A.F.
*PENNEY, T. J. ..	St. Kitts	P/O ..	R.A.F.
PENNY, D. L. ..	Natal Bank, Johannesburg	O/D. ..	S.A. Naval Forces
PENSTONE, J. M. ..	Johannesburg	Lieut. ..	R.A.S.C.
PERRIGO, H. ..	Liverpool	Photo-grapher	Fleet Air Arm
PERRIN, F. J. ..	Gracechurch Street	Pte. ..	R.A.S.C.
PERRINS, F. L. ..	Commissioner St. Central, Johannesburg	Sgt. ..	L.A.A. Regt., S.A.A.F.
PERRY, A. W. W. ..	East London	Pte. ..	6th S.A. Armoured Div.
PHELAN, D. H. ..	Benoni	Capt. ..	S.A.A.F.
*PHILIP, D. W. A. ..	Circus Place	F/O ..	R.A.F.
PHILLIPS, K. H. ..	Gracechurch Street	Capt. ..	South Wales Borderers
PHILLIPS, V. L. ..	Nakuru	Major ..	R.A.O.C.
PHILLPOTTS, J. M. ..	Circus Place	—	R.A.F.V.R.
PIDERIT, L. A. ..	Cradock	Pte. ..	Die Middelandse Regt.
PIETERS, J. H. ..	Machadodorp	Gnr. ..	S.A. Artillery
PIETERS, W. H. ..	Graaff Reinet	Cpl. ..	Die Middelandse Regt.
*PIETERSE, P. A. ..	Hollard Street, Johannesburg	Lieut. ..	S.A.A.F.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
PITCHEN, M. J. C. M. . .	Port Louis	Pte. . .	Mauritius Coast Regt.
PITT, D. C.	Strand Street, Cape Town	Tpr. . .	Imperial Light Horse/ Kimberley Regt.
PLATT, Miss D. S. . .	Circus Place	—	F.A.N.Y.
*DU PLESSIS, N. F. . .	Commissioner St. Central, Johannesburg	Pte. . .	Imperial Light Horse
PLOWRIGHT, I. . . .	Commissioner St. Central, Johannesburg	Bdr. . .	S.A. Artillery
PLUMMER, C. E. . . .	Circus Place	Sq. Ldr. .	R.A.F.
POLLOCK, J. F. . . .	Market Square, Johannesburg	W.O.2 .	S.A. Medical Corps
POOLE, G. W.	Circus Place	—	R.A.F.V.R.
POOLE, L. H.	Bree Street, East Johannesburg	Sgt. . .	Rand Light Infantry
POOLEY, S. M.	New York	Cpl. . .	R.T.R.
POOLEY, T. B.	Gracechurch St.	Major . .	R.A.O.C.
POND, E. V. B.	Head Office in South Africa, Pretoria	L/Cpl. . .	Umvoti Mounted Rifles
PORTER, A. J.	Chief Agent's Office, Bloemfontein	Capt. . .	Native Military Corps
*PORTER, R. M.	Circus Place	Sgt. . .	R.A.F.
POSTLETHWAITE, H. A. W.	Circus Place	—	—
POWELL, F. L.	Hollard Street, Johannesburg	Sgt. . .	S.A. Irish
POWELL, G. N.	Duivelskloof	Sgt. . .	S.A. Artillery
*POWELL, H. N.	Ixopo	Tpr. . .	Transvaal Scottish
POWELL, I. E. M. . . .	Eshowe	Sgt. . .	Umvoti Mounted Rifles
POWELL, N.	Manchester	A.B. . .	Royal Navy
*POWELL, W. F.	Pretoria	Lieut. . .	S.A.A.F.
POWER, S. K.	Natal Bank, Durban	Sgt. . .	S.A. Medical Corps
DU PREEZ, C.	Pretoria	Pte. . .	Kimberley Regt.
DU PREEZ, H. R.	Messina	Lieut. . .	S.A.A.F.
DU PREEZ, M.	Troye Street, Johannesburg	Sgt. . .	Rand Light Infantry
PRENTICE, J. K.	Head Office in South Africa, Pretoria	F/Sgt. . .	S.A.A.F.
PRESTON, G. R.	Dordrecht	Pte. . .	Die Middelandse Regt.
PRICE, A. B.	Strand Street, Cape Town	A.B. . .	S.A. Naval Forces
*PUGH, J. R.	Natal Bank, Durban	A.B. . .	Seaward Defence Force
PULLEN, C. J.	Frankfort	Lieut. . .	10th S.A. Reserve Brigade
PUNTIS, Miss K. M. . .	Johannesburg	Sgt. . .	F.A.N.Y.
PUTTERILL, D. P. G. . .	Pietermaritzburg	Sgt. . .	Royal Natal Carbineers
PUZEY, R. B.	Berea Road, Durban	2/Lt. . .	S.A.A.F.
RAAB, A. E. H.	Commissioner St. East, Johannesburg	Pte. . .	Imperial Light Horse
RAE, J. R.	Brits	Sgt. . .	Pretoria Regiment (P.A.O.)
RANDALL, W. P.	Greytown	2/Lt. . .	S.A.A.F.
RAUTENBACH, A. H. . .	Bethal	Pte. . .	Pretoria Highlanders
RAVENSCROFT, C. S. . .	Belgravia	Tpr. . .	S.A. Tank Corps
RAYNER, R. C.	Benoni	L/Cpl. . .	Imperial Light Horse/ Kimberley Regiment
READ, C. V.	Bukoba	Lt. Col. . .	King's African Rifles
*READ, G. A.	Commissioner St. Central, Johannesburg	Tpr. . .	S.A. Tank Corps
READ, P. P. L.	Oceanic House	Capt. . .	Sherwood Foresters
READ, V. H.	Cradock	W.O. . .	S.A.A.F.
REDFERN, A. M.	Gracechurch Street	—	—
REED, K. N.	Johannesburg	Capt. . .	S.A. Artillery
REES, D. A.	Delmas	F/Sgt. . .	S.A.A.F.
REESBERG, L.	Port Elizabeth	Lieut. . .	Prince Alfred's Guards
REEVE, A. G.	Woodstock	Sgt. . .	S.A. Pay Corps
REEVE, R. H.	Head Office	Cpl. . .	R.A.O.C.
REICH, D. D.	Pretoria	Tpr. . .	S.A. Tank Corps

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
REID, R. D.	Potchefstroom	S/Sgt. ..	Duke of Edinburgh's Own Regiment/Rand Light Infantry
V. RENSBURG, H. J. J.	Tzaneen	L/Cpl. ..	Botha Regiment
*V. RENSBURG, P. E. ..	Memel	Lieut. ..	S.A.A.F.
V. RENSBURG, P. F. ..	Pretoria	Sgt. ..	Pretoria Highlanders
V. RENSBURG, P. du P.	Breyten	Gnr. ..	S.A. Artillery
V. RENSBURG, W. D. ..	Bloemfontein	Capt. ..	S.A. Instructors Corps
REYNOLDS, J. F. ..	Gracechurch Street	Capt. ..	Hodson's Horse
RICE, S. P.	Durban	Cpl. ..	S.A. Corps of Signals
RICHARDS, C. E. C. ..	Cape Town	Gnr. ..	S.A. Artillery
RICHARDS, H.	Market Square, Johannesburg	Lieut. ..	S.A.A.F.
RICHARDS, N. E. ..	Potchefstroom	Pte. ..	S.A. Irish
RICHARDS, R. C. W. ..	Witbank	Bdr. ..	S.A. Artillery
RICHARDSON, Miss A. J.	Circus Place	Volunteer ..	W.L.A.
RICHARDSON, C. K. ..	Springs	Sgt. ..	Transvaal Scottish
RICHARDSON, C. L. ..	Market Square, Johannesburg	Sigmn. ..	S.A. Corps of Signals
RICHARDSON, J. D. V.	Pretoria	W.O.2 ..	S.A.A.F.
RIDLER, L. G.	Gracechurch Street	Paymaster Sub Lt.	R.N.V.R.
RIDLEY, R. K.	Springs	Spr. ..	S.A. Engineering Corps
RINGROSE, Miss E. M.	Local Head Office, Alexandria	— ..	W.A.A.F.
RIRIE, G. M.	Muizenberg	Gnr. ..	Witwatersrand Rifles/ De la Rey Regiment
RIVETT, B. A.	Luderitz	Tpr. ..	S.A. Artillery
ROBB, H. G.	Fordsburg	Pte. ..	Cape Town Highlanders
ROBERTS, J. G.	Potgietersrust	L/Cpl. ..	Pretoria Regiment (P.A.O.)
ROBERTS, J. O.	Springs	Gnr. ..	S.A. Artillery
ROBERTS, K. P.	Liverpool	Lieut. ..	R.N.V.R.
ROBERTS, L. G. P. ..	Demerara	A.C.2 ..	R.A.F.
ROBERTS, V. H. A. ..	Hospital Hill	Pte. ..	Pretoria Highlanders
ROBERTS, W. A.	Estcourt	Lieut. ..	Royal Natal Carbineers
*ROBERTSON, F. A. ..	Commissioner St. Central, Johannesburg	Major ..	S.A.A.F.
ROBINS, G. C. G.	Circus Place	Capt. ..	R.A.
ROBINS, T. F. G.	Circus Place	Capt. ..	R.A.
*ROBINSON, A. L.	Kimberley	A/Sgt. ..	S.A.A.F.
ROBINSON, F. H.	Trinidad	Capt. ..	R.A.
*ROBINSON, G.	Manchester	A.B. ..	R.N.
ROBINSON, W. Q.	Randfontein	Sgt. ..	S.A. Corps of Signals
ROCK, W. J.	Pritchard St., Johannesburg	Cpl. ..	Rand Light Infantry
*RODGER, A. W.	Hollard Street, Johannesburg	L.A.M. ..	S.A.A.F.
RODWAY, R. J.	Gracechurch Street	Capt. ..	Royal Marines
ROGERS, J. R. H.	Commissioner St. Central, Johannesburg	Major ..	Imperial Light Horse
*ROLFE, I. D.	Circus Place	2/Lt. ..	R.A.
RONALDSON, I. D. ..	Grahamstown	L/Bdr. ..	S.A. Artillery
ROOME, A. J.	Potgietersrust	Sgt. ..	Botha Regiment
ROOME, G. H. B.	Dordrecht	Sgt. ..	Die Middelandse Regt.
*v. ROOYEN, U.	Wellington	Lieut. ..	S.A.A.F.
RORICH, P. C. O.	Springs	T/Sgt. ..	Technical Services Corps
RORKE, M. H.	Port Elizabeth	Lieut. ..	S.A.A.F.
RORKE, Miss S. H. ..	Port Elizabeth	Sgt. ..	S.A. Corps of Signals (S.S.S.)
ROSE, J. A. H.	Barbados	Capt. ..	Devonshire Regt.
ROSS, D. A. L.	Smith Street, Durban	Sgt. ..	S.A. Corps of Signals

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
ROSS, G. W.	Bulawayo	P/O ..	R.A.F.
ROSS, J. G.	Newcastle	Capt. ..	S.A.A.F.
ROSS, J. S.	Cape Town	L/Stkr. ..	S.A. Naval Forces
ROSS, K. A.	Gracechurch Street	L/Cpl. ..	R.A.P.C.
*ROSS, R. B.	Salisbury	Lieut. ..	Rhodesian Regiment
ROSTANT, T. P.	Trinidad	L.A.C. ..	R.A.F.
ROTHMAN, J. G.	Villiersdorp	Lieut. ..	S.A.A.F.
ROUTLEDGE, T. A. ..	Pritchard Street, Johannesburg ..	Sigmn. ..	S.A. Corps of Signals
LE ROUX, A. J.	Paulpietersburg	Pte. ..	Umvoti Mounted Rifles
LE ROUX, J. N.	Strand Street, Cape Town	Pte. ..	L.A.A. Regiment, S.A.A.F.
ROWE, Miss E. S. ..	Demerara	L/Cpl. ..	A.T.S.
*ROWE, G. P.	Maitland	Lieut. ..	S.A.A.F.
ROWLATT, N. J.	Head Office	Cmdr. (S)	R.N.V.R.
ROWLES, W. J. B. ..	Queenstown	Sgt. ..	1st City Regiment
RUDDOCK, S. G.	Benoni	Sgt. ..	S.A. Artillery
RUDDUCK, T.	Circus Place	Sigmn. ..	R. Sigs.
RUDINGS, J. L.	Cape Town	Sgt. ..	S.A. Artillery
RUSSELL, D. O'G. ..	Paarl	Capt. ..	Imperial Light Horse
RUTHERFORD, G. H. ..	Wolmaransstad	Gnr. ..	S.A.A.F.
*SAAYMAN, L.	Vryburg	L/Cpl. ..	Kimberley Regiment
SAAYMAN, P. J.	Riversdale	W.O.2 ..	South Western Districts Regiment
SAMAROPOULOS, G. S.	Alexandria	Cpl. ..	Royal Hellenic Army
SANDERS, I.	Demerara	Ldg. Smn. ..	R.N.
SANDFORD, W. W. ..	Gracechurch Street	Capt. ..	R.M.
SANG, J.	East End, Pretoria	S.M. ..	S.A.A.F.
SANSOM, C. E.	Nairobi	Flt. Lt. ..	R.A.F.V.R.
SASSEN, E.	Strand Street, Cape Town	Tpr. ..	Duke of Edinburgh's Own Regiment
SASSIN, P. W.	Commissioner St. Central, Johannesburg	A/Cpl. ..	S.A.A.F.
SAUNDERS, L. F. T. ..	Circus Place	F/O ..	R.A.F.
SAVAGE, E. R.	Gracechurch Street	Lieut. ..	R.N.V.R.
SAVAGE, J. D.	Gracechurch Street	Capt. ..	R.M.
SCARSE, A. F.	Gracechurch Street	F/O ..	R.A.F.
SCERRI, E. A.	Cairo	L.A.C. ..	R.A.F.
v. SCHALKWYK, G. J. ..	Klerksdorp	Cpl. ..	S.A.A.F.
SCHEEPERS, G. J. ..	Ladysmith	Cpl. ..	Military Intelligence Corps
SCHOLEFIELD, G.	Strand Street, Cape Town	Lieut. ..	S.A.A.F.
SCHOLTZ, J. S.	Woodstock	Sgt. ..	Duke of Edinburgh's Own Regiment
SCHOOLING, L. J. ..	Port Elizabeth	Cpl. ..	Prince Alfred's Guards
SCHREIBER, C. P. ..	Market, Cape Town	Bdr. ..	S.A. Artillery
*SCOTT, G. R.	Nairobi	F/O ..	R.A.F.
SEARLE, S.	East End, Pretoria	Pte. ..	S.A. Artillery
SEELEY, R. H.	Head Office	A.C.1 ..	R.A.F.
SEM, H. J.	Cape Town	Gnr. ..	L.A.A. Regt., S.A.A.F.
SEVENING, P.	Market, Cape Town	L/Cpl. ..	1st City Regt./Cape Town Highlanders
SEXTON, E. J.	Circus Place	Capt. ..	South Wales Borderers
SHACKELL, J. M.	Gracechurch Street	Sub. Lt. ..	R.N.V.R.
SHAUL, F. D.	Boksburg	Capt. ..	S.A.A.F.
SHAUL, J. R.	Salisbury	Capt. ..	Kenya Regiment
SHAW, P. H.	Gracechurch Street	—	—

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
SHAW, N. F.	Fort Beaufort	Sgt. ..	Garrison Engineers
SHAW, S. F.	Gracechurch Street	Pte. ..	Royal Berks.
SHEARER, D. G.	New York	Major ..	R.A.C.
SHEARING, H. G.	North End, Port Elizabeth	Sgt. ..	S.A.A.F.
*SHEPHERD, R. W.	Circus Place	Ord. Sigr. ..	R.N.
SHEPPARD, S. E. P.	Durban	Cpl. ..	Royal Durban Light Infantry
SHIELDS, I. H.	Rissik St. South, Johannesburg	Tpr. ..	Rand Light Infantry
SHONE, T. M.	Kimberley	Cpl. ..	Imperial Light Horse/ Kimberley Regiment
SHORTLAND, Miss J. F.	Head Office	Ch. Wren ..	W.R.N.S.
SHUTTE, S. R. N.	Cape Town	Bdr. ..	S.A. Artillery
SIDDLE, J. L.	Ceres	Lieut. ..	S.A.A.F.
SIEVERS, A. F.	Gracechurch Street	Capt. ..	Intelligence Corps
SIME, T. C.	Mufulira	Cpl. ..	26th (East African) Infantry Bde.
SIMMERS, J. F.	New York	Sgt. ..	U.S.A.A.F.
SIMMONDS, A. J.	Gracechurch Street	Sub. Lt. ..	R.N.V.R.
SIMMONS, D. A.	Head Office	Capt. ..	Intelligence Corps
SIMPSON, J. D.	Local Head Office, Cape Town	S/Sgt. ..	S.A. Medical Corps
SIMPSON, K.	Cape Town	Lieut. ..	S.A.A.F.
SKEAT, G. A.	Rosettenville	A/P ..	S.A.A.F.
SKINNER, T. C.	Durban	A.B. ..	S.A. Naval Forces
SKOTTOWE, J. R.	Volksrust	Sgt. ..	S.A. Corps of Signals
SKOTTOWE, N. D. R.	Durban	P/S.A. ..	S.A. Naval Forces
SLABBER, H. E. M.	Observatory	P.A.O. ..	S.A.A.F.
*SLABBER, I. W. G.	Long Street, Cape Town	Lieut. ..	S.A.A.F.
*SLATEM, B. M.	North End, Port Elizabeth	O/S ..	S.A. Naval Forces
*SLEVIN, Miss M. G.	Head Office in South Africa, Pretoria	L/Swan ..	S.A. Naval Forces
SMALL, G. W.	Head Office in South Africa, Pretoria	Pte. ..	Pretoria Regiment (P.A.O.)
SMIT, N. A.	Bloemfontein	Pte. ..	Technical Services Corps
*SMITH, A. M.	Johannesburg	Cpl. ..	Transvaal Scottish
SMITH, D. A.	Oceanic House	Lieut. ..	R.N.V.R.
SMITH, D. S.	Cape Town	Lieut. ..	S.A.A.F.
SMITH, D. S.	Winburg	Lieut. ..	Natal Mounted Rifles
SMITH, D. W.	Manchester	L.A.C. ..	R.A.F.
*SMITH, E.	Yeoville	Major ..	S.A.A.F.
*SMITH, E. A. J.	Umtali	P/O ..	R.A.F.
SMITH, E. J. F.	Salisbury	Lieut. ..	Rhodesia Regiment
SMITH, Miss E. M.	Jamaica	Pte. ..	R.C.A.F.
SMITH, G. F.	Gracechurch Street	Capt. ..	R.W.A.F.F.
SMITH, M. K.	Selby	Tpr. ..	Prince Alfred's Guards
SMITH, N. F.	Uitenhage	Sgt. ..	S.A. Artillery
SMITH, R. G. V.	Gracechurch Street	Lieut. ..	The Rifle Brigade
SMITH, R. P.	Gracechurch Street	— ..	—
SMITHERS, R. V.	Ladysmith	Pte. ..	Umvoti Mounted Rifles
SMOOK, J. D.	Zeerust	Cpl. ..	De la Rey Regiment
SNELL, D. E.	Krugersdorp	2/Lt. ..	Royal Durban Light Infantry
SNYMAN, T. M.	Louis Trichardt	Cpl. ..	9th S.A. Reserve Brigade
SOBEY, H. F.	Ixopo	Tpr. ..	Natal Mounted Rifles
*SOMERVILLE, T. S.	Wynberg	Sgt. ..	1st City Regt./Cape Town Highlanders
SOUTAR, F. L.	Jamaica	Sub. Lt. ..	R.N.V.R.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
SOWDEN, R. C. H. ..	Commissioner St. East, Johannesburg ..	Sgt. ..	S.A. Artillery
SPARKS, F. S. ..	Circus Place	—	—
SPENCE, D. B. ..	New Courts	Sigmn. ..	S.A. Corps of Signals
SPENCE, Miss N. K. ..	Circus Place	L/Cpl. ..	A.T.S.
SPILHAUS, A. W. ..	Uitenhage	2/Lt. ..	S.A. Artillery
SPOFFORTH, J. R. ..	Commissioner St. Central, Johannesburg	Lieut. ..	S.A.A.F.
SPOONER, A. ..	Circus Place	Pte. ..	R.A.S.C.
SPRENGER, D. R. ..	Uniondale	Lieut. ..	S.A.A.F.
SQUIRES, R. ..	Bulawayo	Flt. Lt. ..	R.A.F.
STACEY, Miss B. E. ..	Circus Place	Volunteer	W.L.A.
STAEGEMANN, L. A. ..	West End, Durban	Tpr. ..	Prince Alfred's Guards
STAPLEY, B. ..	Newtown	Tpr. ..	Pretoria Regiment (P.A.O.)
STARKEY, R. M. ..	Durban	Sigmn. ..	S.A. Corps of Signals
STARKEY, T. B. ..	Main Street, Johannesburg	2/Lt. ..	S.A. Corps of Signals
STEELE, E. J. ..	West End, Durban	Lieut. ..	Native Military Corps
STEENKAMP, K. J. H. L.	Uniondale	Cpl. ..	S.A. Tank Corps
STEPHEN, G. W. ..	Kroonstad	Cpl. ..	Botha Regt./President Steyn Regiment
STEPHEN, J. S. ..	Port Alfred	Cpl. ..	6th S.A. Armoured Div.
STEPHENS, P. R. ..	Head Office	—	British Army
STEPHENSON, D. B. ..	Howick	L/Cpl. ..	S.A. Corps of Signals
STEPHENSON, J. P. ..	Mossel Bay	Cpl. ..	S.A.A.F.
*STEVENS, H. J. ..	Pietermaritzburg	Lieut. ..	S.A.A.F.
STEVENS, K. A. ..	Gracechurch Street	—	R.N.V.R.
STEVENS, P. A. ..	Oceanic House	Lieut. ..	R.A.P.C.
STEVENSON, H. ..	Bloemfontein	Sgt. ..	S.A. Artillery
STEWART, H. S. ..	Durban	A.B. ..	S.A. Naval Forces
STEWART, P. N. ..	Cape Town	Pte. ..	Witwatersrand Rifles/ De la Rey Regiment
STEYL, J. D. T. DE B. ..	Bloemfontein	Sigmn. ..	S.A. Corps of Signals
STEYN, I. N. ..	Wepener	Lieut. ..	S.A.A.F.
STEYN, P. G. ..	Bethlehem	Tpr. ..	Pretoria Regiment (P.A.O.)
STIRTON, Miss D. M. ..	Pietermaritzburg	P/N ..	S.A. Military Nursing Services
STONE, H. R. ..	Zastron	Gnr. ..	S.A. Artillery
STORRAR, G. C. ..	Pritchard Street, Johannesburg ..	Cpl. ..	Transvaal Scottish
*STOTESBURY, D. ..	Pietermaritzburg	Lieut. ..	S.A.A.F.
STRELLEY, D. ..	Gracechurch Street	R.Q.M.S.	Queen's Westminsters, K.R.R.C.
STRETCH, D. A. ..	Durban	Pte. ..	Royal Durban Light Infantry
STRETCH, R. D. D. ..	Pietermaritzburg	Pte. ..	Natal Scottish Reserve Brigade
STRETCH, S. ..	Somerset East	Capt. ..	S.A.A.F.
STROEBEL, K. ..	Cathcart	F/Sgt. ..	S.A.A.F.
STRONG, C. W. ..	Gracechurch Street	—	—
STUART, C. J. ..	Clocolan	Cpl. ..	President Steyn Regt.
*STURGIS, T. H. ..	Head Office	L.A.C. ..	R.A.F.
*STURT, J. E. ..	Gracechurch Street	Lieut. ..	Royal Artillery
STYLE, B. C. ..	Newtown	Cpl. ..	S.A. Corps of Signals
SULLIVAN, A. F. P. ..	Troye Street, Johannesburg ..	Pte. ..	S.A. Artillery
*SUMNER, C. D. ..	Durban	Lieut. ..	S.A.A.F.
SUMNER, J. A. ..	Cape Town	Lieut. ..	Duke of Edinburgh's Own Regiment

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
SUMNERS, T. E. A. ..	Circus Place	Lieut. ..	R. Sigs.
SURRIDGE, I. K. ..	Eshowe	Pte. ..	Umvoti Mounted Rifles
SUTHERLAND, C. B. ..	Springs	Cpl. ..	S.A.A.F.
SUTHERLAND, Miss G. E. M.	Antigua	Cpl. ..	A.T.S.
SUTHERLAND, W. J. S.	Gracechurch Street	Flt. Lt. ..	R.A.F.
SUTTIE, C. S. S. ..	Joubert St., Johannesburg	Pte. ..	Transvaal Scottish
*SUTTIE, E. W. ..	Benoni	L/Cpl. ..	S.A.A.F.
*SWALES, E. ..	Durban	Capt. ..	S.A.A.F.
SWAN, C. J. ..	East End, Pretoria	Cpl. ..	Pretoria Regiment (P.A.O.)
SWAN, H. ST. C. ..	Port Elizabeth	T/A/Cpl. ..	S.A.A.F.
SWAN, I. F. C. ..	Commissioner St. Central, Johannesburg	Cpl. ..	3rd A.A. Regiment
SWANEPOEL, H. N. ..	Kroonstad	Sgt. ..	" Q " Services Corps
SWANEPOEL, T. P. ..	Newtown	Tpr. ..	Pretoria Regiment (P.A.O.)
*SWANSON, D. A. J. ..	Market Square, Johannesburg	Lieut. ..	Witwatersrand Rifles/ De la Rey Regt.
SWANSTON, W. W. ..	Gracechurch Street	—	—
SWEMMER, A. W. F. ..	Newtown	Cpl. ..	S.A.A.F.
SWIFT, L. J. A. ..	Uitenhage	Lieut. ..	S.A.A.F.
SYMES, L. ..	King William's Town	Pte. ..	Kaffrarian Rifles
SYMONDS, Miss J. C. ..	Head Office	Pte. ..	A.T.S.
TABONE, V. ..	Malta	Lieut. ..	Royal Malta Artillery
TANNER, G. G. ..	Messina	Pte. ..	" Q " Services Corps
TANNER, Miss O. V. ..	Gracechurch Street	Wren ..	W.R.N.S.
TAYLOR, D. E. B. ..	Greytown	Sgt. ..	Technical Services Corps
TAYLOR, E. G. ..	Mossel Bay	W.O. ..	Royal Natal Carbineers
TAYLOR, F. ..	Grahamstown	Cpl. ..	1st City Regt./Cape Town Highlanders
TAYLOR, L. E. ..	Muizenberg	S/Sgt. ..	6th S.A. Armoured Div.
TAYLOR, Miss M. P. N.	Circus Place	A.C.W.2.	W.A.A.F.
TAYLOR, Miss P. R. ..	Head Office	Wren ..	W.R.N.S.
TAYLOR, R. W. H. ..	Durban	Pte. ..	Royal Durban Light Infantry
TAYLOR, T. L. ..	Brakpan	Tpr. ..	Prince Alfred's Guards
TEDDER, O. T. S. ..	Stanger	Cpl. ..	" Q " Services Corps
TEMPLER, C. H. ..	Johannesburg	Gnr. ..	S.A. Artillery
TEMPLER, D. B. ..	Market, Cape Town	P.A.O. ..	S.A.A.F.
TENNANT, W. S. C. ..	Woodstock	T/Sgt. ..	S.A. Medical Corps
TERLIEN, J. H. ..	Cape Town	A/M ..	S.A.A.F.
TESTER, A. A. ..	Head Office	L/Cpl. ..	R.T.R.
THACKWRAY, C. J. ..	Pretoria	Lieut. ..	" Q " Services Corps
THERON, C. H. ..	Caledon	Sgt. ..	6th S.A. Armoured Div.
THERON, G. ..	Bethal	Lieut. ..	4th S.A. Infantry Brigade
*THOMAS, D. V. H. ..	Upington	Lieut. ..	S.A.A.F.
THOMAS, D. W. ..	Rondebosch	Gnr. ..	2nd A.A. Brigade
THOMAS, E. D. ..	Kano	Major ..	Royal Artillery
THOMAS, H. L. ..	Gracechurch Street	—	—
THOMAS, P. C. ..	Ficksburg	Capt. ..	Technical Services Corps
THOMPSON, B. O. ..	Otjiwarongo	Sgt. ..	Technical Services Corps
THOMPSON, D. A. ..	Omaruru	Lieut. ..	South West African Infantry Brigade
THOMPSON, Miss D. A.	Circus Place	Cpl. ..	W.A.A.F.
THOMPSON, D. C. ..	Fordsburg	2/Lt. ..	S.A.A.F.

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
THOMPSON, E. R. ..	Stellenbosch	Sgt. ..	S.A. Artillery
THOMPSON, J. H. ..	Belgravia	Cpl. ..	Witwatersrand Rifles/ De la Rey Regt.
THOMPSON, P. T. ..	Gracechurch Street	Capt. ..	R.E.
*THOMPSON, W. E. H. ..	Port Elizabeth	A.B. ..	S.A. Naval Forces
THORLEY, H. S. ..	Gracechurch Street	—	—
*THORNHILL, C. F. ..	Natal Bank, Durban	Pte. ..	Royal Natal Carbineers
THORNHILL, N. H. ..	Ladysmith	Major ..	Royal Natal Carbineers
THORSEN, N. E. S. ..	Johannesburg	Gnr. ..	S.A. Artillery
TOBLER, O. ..	Johannesburg	Lieut. ..	Transvaal Scottish
*TOBUTT, J. K. ..	Circus Place	Capt. ..	R.A.
DU TOIT, J. F. ..	Swellendam	Lieut. ..	S.A.A.F.
TOMLINSON, O. D. ..	Vryheid	Lieut. ..	S.A.A.F.
TOOLEY, F. E. ..	Port Elizabeth	Sgt. ..	Prince Alfred's Guards
TOOTH, E. S. ..	Newcastle	Pte. ..	Kimberley Regiment
*TOPP, J. A. ..	Natal Bank, Durban	Lieut. ..	S.A.A.F.
TOWNEND, Miss E. M. ..	Jamaica	Pte. ..	R.C.A.F.
TRAAS, J. L. ..	Pretoria	Capt. ..	Pretoria Regiment (P.A.O.)
TRAHAR, T. W. ..	Head Office in South Africa, Pretoria ..	Capt. ..	S.A. Artillery
TREBBLE, R. ..	Jeppeshtown	Cpl. ..	Prince Alfred's Guards
TREMBLING, G. H. ..	Port Elizabeth	Lieut. ..	S.A.A.F.
TRON, S. P. ..	Rissik St. South, Johannesburg	L/Cpl. ..	Witwatersrand Rifles/ De la Rey Regt.
TROTT, N. A. ..	Salt River	Gnr. ..	2nd A.A. Brigade
TROUSDELL, M. C. ..	Circus Place	—	—
TSAMADOS, J. S. ..	Suez	Cpl. ..	Royal Hellenic Army
TUCK, J. ..	Salt River	Sgt. ..	Duke of Edinburgh's Own Regiment
TURNBULL, R. R. ..	Durban	Gnr. ..	S.A. Artillery
TURNER, A. P. ..	Circus Place	Capt. ..	Royal Wiltshire Yeomanry
*TURNER, B. M. ..	Gracechurch Street	Sgt. ..	R.A.F.
TURNER, D. A. ..	Circus Place	—	—
TURNER, E. A. ..	Circus Place	—	—
TYDEMAN, F. W. D. ..	Windhoek	Sub. Lt. ..	S.A. Naval Forces
TYRRELL, J. A. ..	Gracechurch Street	—	—
VAUGHAN, Miss E. N. ..	Pietermaritzburg	Pte. ..	W.A.A.S.
v. d. VELDE, J. ..	East End, Pretoria	Pte. ..	Netherlands Army
VENN, J. A. ..	Circus Place	Fus. ..	Royal Fusiliers
VENNER, W. V. ..	Pietersburg	Lieut. ..	S.A.A.F.
VENTON, K. G. S. ..	Port Elizabeth	L/Cpl. ..	1st City Regt./Cape Town Highlanders
de VILLIERS, H. D. ..	Lichtenburg	Sgt. ..	De la Rey Regiment
de VILLIERS, P. F. H. ..	Market Square, Johannesburg	Gnr. ..	S.A. Artillery
VINEY, J. L. B. ..	Long Street, Cape Town	Lt. Col. ..	S.A.A.F.
VLAHOS, J. ..	Musky	Sgt. ..	Royal Hellenic Army
VLOK, F. T. ..	Cape Town	Lieut. ..	S.A. Artillery
VOLLOR, R. E. ..	Oceanic House	Flt. Lt. ..	R.A.F.V.R.
VORSTER, K. ..	Pietersburg	Capt. ..	Botha Regiment
*VROULAKIS, C. ..	Alexandria	Pte. ..	Royal Hellenic Army
WADDAMS, A. H. ..	Oceanic House	Lieut. ..	R.A.M.C.
WADDELL, L. A. ..	Middelburg (Tvl)	Cpl. ..	Botha Regiment
WADDINGTON, P. A. O'N. ..	Mooi River	Pte. ..	Royal Natal Carbineers

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
WADE, A. McW. ..	Verulam	S/Sgt. ..	Natal Mounted Rifles
WADE, C. O. ..	Luanshya	C.S.M. ..	Kenya Regiment
WAHL, C. F. B. ..	East End, Pretoria	Capt. ..	S.A.A.F.
WAINMAN, D. ..	Gracechurch Street	Lieut. ..	Parachute Regiment
WALKER, D. L. ..	Gracechurch Street	—	—
WALKER, L. A. ..	Head Office	Cpl. ..	R.A.F.
WALKER, S. H. ..	Durban	Pte. ..	Royal Durban Light Infantry
WALKER, S. M. ..	Circus Place	Capt. ..	R.A.S.C.
WALKER, W. J. ..	Senekal	S/Sgt. ..	President Steyn Regiment
WALMSLEY, D. L. ..	Circus Place	Major ..	Hyderabad Regiment
WANLISS, H. ..	Long Street, Cape Town	W.O.2 ..	Cape Town Highlanders
WARD, W. D. ..	Jerusalem	Capt. ..	Mechanised Regt., Trans-jordan Frontier Force
WARMAN, J. G. L. ..	Bergville	Gnr. ..	Umvoti Mounted Rifles
WARNER, R. B. ..	Gracechurch Street	W/O ..	R.A.F.
WARREN, M. O. ..	Cape Town	Lieut. ..	S.A.A.F.
*WATNEY, A. N. ..	Head Office	Lieut. ..	Coldstream Guards
WATSON, A. ..	Bloemfontein	Cpl. ..	S.A. Motor Transport
WATSON, A. G. ..	Natal Bank, Johannesburg	W.O.2 ..	Non European Army Services
WATSON, D. C. C. ..	Gracechurch Street	—	—
WATSON, D. E. ..	Jamaica	A.C.2 ..	R.A.F.
WATSON, E. P. ..	Germiston	L/Cpl. ..	Witwatersrand Rifles/ De la Rey Regt.
WATSON, T. D. S. ..	Gracechurch Street	L/Cpl. ..	R.A.S.C.
WATTS, W. W. W. ..	Graaff Reinet	Gnr. ..	6th S.A. Armoured Division
WAUGH, P. J. ..	Market, Cape Town	Pte. ..	Imperial Light Horse/ Kimberley Regiment
WEATHERLEY, Miss V. B. ..	Head Office	Wrtr. S/T ..	W.R.N.S.
WEBB, R. H. ..	Gracechurch Street	C.P.O. ..	R.N.
WEBBER, D. C. ..	Cathcart	Bdr. ..	S.A. Artillery
WEBBER, J. ..	Braamfontein	Pte. ..	Transvaal Scottish
WEBSTER, G. T. ..	Port Elizabeth	Lieut. ..	S.A.A.F.
WEBSTER, K. F. ..	Umtata	Pte. ..	Die Middelandsse Regt.
WEEDON, C. S. ..	Circus Place	Lieut. ..	R.H.A.
*WEIGHILL, M. H. ..	Gracechurch Street	Capt. ..	Yorks & Lancs Regiment
*WEIR, L. C. ..	Pietermaritzburg	Lieut. ..	S.A.A.F.
WEISBECKER, A. J. ..	New York	Yeoman 3rd Class, P/O ..	U.S. Navy Reserve
WELLS, D. A. H. ..	Market, Cape Town	Capt. ..	Duke of Edinburgh's Own Regiment
*WELLS, E. H. ..	Gracechurch Street	Lieut. ..	The Cameronians (Scottish Rifles)
WELLS, J. S. R. ..	Cape Town	Capt. ..	S.A.A.F.
WELLS, T. N. H. ..	Gracechurch Street	Capt. ..	R.A.
*WERTH, C. E. ..	Amersfoort	Lieut. ..	Botha Regiment
WESSELS, J. M. ..	Bloemfontein	Lieut. ..	S.A.A.F.
WESSELS, K. v. H. ..	Commissioner St. Central, Johannesburg	Lieut. ..	1st Mounted Commando
WEST, A. ..	Vereeniging	Capt. ..	S.A. Artillery
*WEST, E. T. ..	Gracechurch Street	—	R.A.F.
WEST, J. F. ..	East London	Rfn. ..	Kaffrarian Rifles
WESTON, G. S. ..	Salisbury	Sigmn. ..	S.A. Corps of Signals

APPENDIX B

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
de WET, H. J.	Cape Town	Tpr. ..	Special Service Battalion
WEYMOUTH, G. U. ..	Gracechurch Street	Major ..	Royal West Kents
WHEATLEY, D. G. R. ..	Cape Town	Capt. ..	S.A.A.F. ———
WHITBY, D. V.	Gracechurch Street	———	———
WHITCUTT, J. L.	West End, Durban	Tpr. ..	6th S.A. Armoured Division
WHITE, A. H.	Springfontein	Lieut. ..	S.A.A.F.
WHITELOCK, Miss M. E.	Oceanic House	Ldg. Wren	W.R.N.S.
*WHITER, J. A.	Head Office	———	R.N.V.R. (Flt. Air Arm)
WICKERS, D. S.	Jamaica	A.C.2 ..	R.A.F.
*WIEBKIN, P. M. J. ..	Circus Place	Lieut. ..	R.A.
WILBERFORCE, R. G. ..	Oceanic House	Sqn. Ldr.	R.A.F.
WILCOX, Miss M.	Circus Place	———	W.A.A.F.
WILD, H.	Manchester	Pte. ..	R.A.O.C.
WILKINSON, J. N. F. G.	Cape Town	Pte. ..	1st City Regt./Cape Town Highlanders
WILLATS, R. R.	Nylstroom	A/M ..	S.A.A.F.
WILLIAMS, A.	Zaria	Capt. ..	G.H.Q., West Africa Command
WILLIAMS, A. R.	Local Head Office, Alexandria ..	Sqn. Ldr.	R.A.F.
WILLIAMS, C. R.	Gracechurch Street	F/O ..	R.A.F.
WILLIAMS, J. B.	Bedford	Sigmn. ..	S.A. Corps of Signals
WILLIAMS, K. T. W. ..	Market Square, Johannesburg ..	Gnr. ..	S.A. Artillery
WILLIAMS, W. E.	West End, Durban	Lieut. ..	R.A.
WILLIAMS, W. J. S. ..	West End, Durban	Sgt. ..	Royal Durban Light Infantry
WILLIAMS, W. S.	Market Square, Johannesburg ..	A/P.P. ..	S.A.A.F.
WILLMAN, C. B.	Circus Place	Capt. ..	West Yorks.
WILLOWS, D. P.	North End, Port Elizabeth ..	Lieut. ..	Prince Alfred's Guards
*WILMOT, J. G. H.	Port Elizabeth	Lieut. ..	S.A.A.F.
WILMOT, N. H.	Bethulie	Tpr. ..	Pretoria Regiment (P.A.O.)
WILSON, C.	Luanshya	S.Q.M.S.	East African Forces
WILSON, C. H.	Woodstock	A/Cpl. ..	S.A.A.F.
WIRTH, L.	Malta	L/Bdr. ..	Royal Malta Artillery
WISE, F. L.	Addo	Sgt. ..	S.A.A.F.
v. WITT, G. J. C.	Claremont	A.B. ..	S.A. Naval Forces
WOLFE, A. J. F.	Long Street, Cape Town	Lieut. ..	1st City Regt./Cape Town Highlanders
WOLHUTER, S. G.	Graaff Reinet	Sgt. ..	Die Middelandse Regt.
WOMERSLEY, L. R. ..	Johannesburg	Gnr. ..	S.A. Artillery
WOOD, C. C.	Trinidad	Sgt. ..	Royal Canadian Artillery
WOODCOCK, A. G.	Nairobi	Major ..	King's African Rifles
WOODD, G. C.	Circus Place	Capt. ..	R.A.S.C.
WOODHOUSE, H. C. ..	Liverpool	Flt. Lt. ..	R.A.F.
WOODMAN, B. C. M. ..	Head Office	Major ..	R. Sigs.
WOODS, D. R.	Salt River	Sgt. ..	S.A. Artillery
WOODS, E. E. C.	Natal Bank, Durban	Major ..	S.A.A.F.
WOODS, R. P.	Rissik Street South, Johannesburg	W.O.2 ..	S.A.A.F.
*WOOLER, H. B.	Jamaica	P/O ..	R.A.F.
WOOLFORD, K. H.	Machadodorp	Lieut. ..	S.A. Armoured Cars
WOOLLAM, D. L.	Sea Point	A.B. ..	S.A. Naval Forces
WRIGHT, Miss A. J. ..	Johannesburg	Cpl. ..	S.A. Corps of Signals
WRIGHT, C.	Pretoria	Lieut. ..	S.A.A.F.
WRIGHT, C. J. A.	Commissioner St. East, Johannesburg	Tel. ..	S.A. Naval Forces
WRIGHT, D. H. A.	New York	Sgt. ..	R.A.F.

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Branch</i>	<i>Rank</i>	<i>Unit</i>
WRIGHT, D. R.	Bree Street East, Johannesburg	Lieut. ..	Natal Mounted Rifles
WRIGHT, G. M... ..	Circus Place	—	R.A.F.
WRIGHT, G. S.	Gracechurch Street	—	—
WRIGHT, M. F.	New York	Capt. ..	H.Q., B.T.E. (M.E.L.F.)
WRIGHT, W. A... ..	Natal Bank, Durban	Cpl. ..	Natal Mounted Rifles
WROUGHTON, Miss E. M.	Long Street, Cape Town	Sgt. ..	W.A.A.S.
WYBREW, B. W.	Oceanic House	Flt. Sgt.	R.A.F.
WYETH, A. C.	Circus Place	C.P.O. ..	R.N.
*WYTHER, R. G.	Gracechurch Street	C.P.O. ..	R.N.
v. WYK, J. C.	Jeppes town	Bdr. ..	S.A.A.F.
v. WYK, M. C.	Pretoria	A/P.P. ..	S.A.A.F.
YORKE, R. T.	Clanwilliam	S/Sgt. ..	S.A. Pay Corps
YOUNG, A. C.	Cape Town	L/Cpl. .	S.A. Corps of Signals
YOUNG, C. D.	Pietermaritzburg	S/Sgt. .	S.A. Artillery
ZONDAGH, I. P.	Springs	Lieut. ..	S.A.A.F.
*v. ZYL, J. S. F... ..	Zastron	Pte. ..	Die Middelandse Regiment

APPENDIX C

Roll of Honour

FORCES

<i>Name</i>	<i>Rank</i>	<i>Unit</i>	<i>Branch</i>	<i>Date</i>
AUSTIN, Miss B. M. ..	Sgt. ..	F.A.N.Y.	Pritchard St., Johannesburg..	12.2.44
BACK, J.	Gnr. ..	R.A.	Haifa	8.12.44
BAMBER, T. A. ..	Lieut. ..	S.A.A.F.	Johannesburg	19.7.44
BEDDY, N. H. ..	Pte. ..	Imperial Light Horse ..	Rosebank	12.1.42
BEETON, G. E. ..	Sgt. ..	Botha Regt.	Head Office in South Africa, Pretoria	22.5.42
BELL, G. R.	Lieut. ..	S.A.A.F.	Christiana	6.3.44
v. d. BERGH, D. J. ..	S/Sgt. ..	de Wet Regt.	Vredefort	23.11.41
BERLYN, C. G. ..	Pte. ..	Royal Natal Carbineers	Howick	22.2.41
BISHOP, P. D. ..	Sgt. ..	R.A.F.	Circus Place	22.2.42
BLACK, J. G.	Major ..	R.A.S.C.	Head Office	26/7.4.41
BLACKBURN, R. A. ..	Lieut. ..	S.A.A.F.	Port Shepstone	22.1.45
BLEACKLEY, L. C. ..	A/M ..	S.A.A.F.	Rosettenville	4.10.41
BODDEN, K. D. ..	F/O ..	R.A.F.	Jamaica	5.4.46
du BOULAY, D. D. ..	Flt. Lt. ..	R.A.F.	San Fernando	
BOWN, P. M.	Lieut. ..	S.A.A.F.	Volksrust	13.4.43
BOYD, W. B.	Lieut. ..	S.A.A.F.	Durban	15.8.42
BRAILSFORD, H. J. ..	L.A.C. ..	R.A.F.	Circus Place	23.12.43
BROKENSHA, W. O. ..	F/Sgt. ..	R.A.F.	Salisbury	30.10.43
BROWN, K. A.	Pte. ..	Transvaal Scottish ..	Troye Street, Johannesburg..	27.1.41
BROWN, R. W.	Pte. ..	Transvaal Scottish ..	Brakpan	12.11.41
BURGER, P. C. R. ..	Capt. ..	S.A.A.F.	Bethal	18.7.44
BURKIMSHER, R. ..	Pte. ..	Witwatersrand Rifles ..	Fordsburg	7.6.42
BURNETT, A. G. T. ..	F/Sgt. ..	S.A.A.F.	Queenstown	5.2.44
de BUSTROS, S. P. ..	2/Lt. ..	Pioneer Corps	Alexandria	6.6.41
CAMPBELL, A. R. ..	Pte. ..	S.A. Irish	Natal Bank, Johannesburg ..	11.6.44
CAMPBELL, C. H. ..	Capt. ..	S.A.A.F.	Tarkastad	21.9.44
CATHERINE, L. F. H. ..	Lieut. ..	S.A.A.F.	Stanger	24.12.44
CLOKIE, C.	P/Pilot ..	S.A.A.F.	Natal Bank, Durban	4.2.41
COOKE, M. O.	Tpr. ..	S.S.B. Armd. Regt. ..	Pietermaritzburg	23.6.44
CROUCH, W. R.	Tpr. ..	R.A.C.	Oceanic House	23.11.41
CULLEN, L. J. F. ..	Flt. Lt. ..	R.A.F.	Gracechurch Street	13.11.43
CULLINGWORTH, D. O.	Lieut. ..	S.A.A.F.	Head Office in South Africa, Pretoria	16.10.44
CURRIN, R. A.	Capt. ..	Hertfordshire Regt. ..	North End, Port Elizabeth..	16.9.44
DAVENPORT, F. J. ..	Sigr. ..	R.N.	Liverpool	29.11.42
DAVIDSON, I. G. E. ..	P/O ..	R.A.F.	Circus Place	14.11.42
DELL, J. E.	Pte. ..	Rand Light Infantry ..	Malvern	14.6.44
DENYSSEN, D. A. ..	Bdr. ..	S.A. Artillery	Mafeking	4.7.44
DOYLE, W. S. B. ..	Pte. ..	Rhodesia Regt.	Umtali	27.11.39
DRUMMOND, V. W. ..	A.B. ..	R.N.V.R.	East End, Pretoria	30.4.42

A BANK IN BATTLEDRESS

<i>Name</i>		<i>Rank</i>		<i>Unit</i>		<i>Branch</i>		<i>Date</i>
EMMOTT, J. W.	..	Pte.	..	Imperial Light Horse/ Kimberley Regt.		Hermanus	.. ..	24.7.44
EVANS, G. A.	..	Sgt. Pilot	..	R.A.F.	..	Kitwe	.. ..	21.10.43
FACER, A. W. S.	..	Lieut.	..	S.A.A.F.	..	Uitenhage	.. ..
FAIRBURN, W. L.	..	Pte.	..	Botha Regt.	..	Ermelo	.. ..	20.11.41
FLACK, R. H. R.	..	Lieut.	..	S.A.A.F.	..	Stanger	.. ..	26.2.45
FOX, G. B.	..	Cpl.	..	S.A. Tank Corps	..	Troye Street, Johannesburg	..	23.6.44
FREEMAN, E. C.	..	Lieut.	..	R.A.	..	Circus Place	.. ..	4.6.44
FUGGLE, D. G.	..	Sgt. Pilot	..	R.A.F.	..	Circus Place	.. ..	23.7.42
GOODRICH, K. J.	..	Marine	..	Royal Marine Com- mando		Gracechurch Street	.. ..	—2.44
GORDON, C. C.	..	2/Lt.	..	S.A.A.F.	..	Commissioner Street Central, Johannesburg		14.6.41
GORDON, D. D.	..	Lieut.	..	S.A.A.F.	..	Johannesburg	.. ..	21.8.44
GRAVE, I. L., D.S.C.	..	Sub. Lt.	..	R.N.V.R. (Fleet Air Arm)		Circus Place	.. ..	24.1.45
GRAY, L.	..	Pte.	..	Royal Natal Carbineers		Pietermaritzburg	.. ..	20.10.44
HARDY, P. E.	..	Lieut.	..	S.A.A.F.	..	Bellville	.. ..	20.9.40
HARPER, L. J.	..	Lieut.	..	S.A.A.F.	..	Cape Town	.. ..	2.8.42
HARRISON, J. E.	..	P/O	..	R.A.F.	..	New York	.. ..	25.11.43
HATLEY, H. F. C.	..	Pte.	..	Transvaal Scottish	..	Volksrust	.. ..	14.4.43
HOLMYARD, A. E. W.	..	Lieut.	..	R.W.A.F.F.	..	Ebute Metta	.. ..	20.9.45
HOLTON, R. A. L.	..	Pte.	..	Rand Light Infantry	..	Natal Bank, Johannesburg	..	31.12.41
HOPE, F. F.	..	Cpl.	..	Kimberley Regt.	..	Kimberley	.. ..	25.7.44
HUDSON, E. W.	..	Lieut.	..	S.A.A.F.	..	Lusaka	.. ..	27.10.42
INCE, C. D.	..	Flt. Lt.	..	R.A.F.	..	Barbados	.. ..	22.6.43
D.F.C. and Bar								
ISRAEL, P. M. C.	..	Lieut.	..	S.A.A.F.	..	Pretoria	.. ..	16.11.44
JONES, A. H.	..	2/Lt.	..	S.A.A.F.	..	Pritchard St., Johannesburg	..	1.8.44
JONES, A. L. E.	..	Pte.	..	Training Camp	..	Claremont	.. ..	22.7.40
JONES, I. P. C.	..	Capt.	..	Transvaal Scottish	..	Main Street, Johannesburg	..	8.6.41
JOUBERT, C. DE V.	..	A/P Pilot	..	S.A.A.F.	..	Pretoria	.. ..	28.10.44
KELLAR, R. B.	..	Lieut.	..	S.A.A.F.	..	Klerksdorp	.. ..	16.10.44
KEMSLEY, K.	..	Lieut.	..	S.A.A.F.	..	Potgietersrust	.. ..	1.11.44
KIMPTON, P. W.	..	Major	..	Bombay Grenadiers	..	Circus Place	.. ..	—5.44
KOPUIT, L.	..	Pte.	..	Netherlands Military Forces	..	Woodstock	.. ..	28.10.42
KROG, B. J. M.	..	Lieut.	..	De La Rey Regt.	..	Rustenburg	.. ..	15.6.44
KROGH, F. E.	..	Lieut.	..	Westelike Provinsie Regt.	..	Paarl	.. ..	27.11.43
KRUGER, C. M. L.	..	W.O.2	..	S.A.A.F.	..	Boksburg	.. ..	21.2.45
LADBROOK, N. G. E.	..	Sgt. Navgtr.	..	R.A.F.	..	Gracechurch Street	.. ..	—12.44
LAWSON, F. B.	..	Lieut.	..	King's Own Royal Regt.	..	Circus Place	.. ..	16.11.43
LEDDINGTON, L. A.	..	Sgt.	..	56th Uganda Light Bty.	..	Oceanic House	.. ..	12.2.44
MACKIE, A. E.	..	P/O	..	R.A.F.	..	Jamaica	.. ..	25.10.41
MACKIE, J. F.	..	P/O	..	R.A.F.	..	New York	.. ..	20.8.42
MacWHIRTER, C. J.	..	Lieut.	..	British Flight Battalion	..	Pretoria	.. ..	14.4.44
MANDER, M. D'A.	..	P/O	..	R.A.F.	..	Jamaica	.. ..	19.7.42

APPENDIX C

<i>Name</i>	<i>Rank</i>	<i>Unit</i>	<i>Branch</i>	<i>Date</i>
MARILLIER, H. M. ..	A.C. ..	R.A.F.	Bulawayo	7.5.42
MARWOOD TUCKER, N. ..	Flt. Lt. ..	R.A.F.	Head Office	13.8.44
MAULLIN, E. T. ..	Pte. ..	S.A. Artillery	Commissioner Street Central, Johannesburg	28.12.42
MEREDITH, J. F. G. ..	Lieut. ..	S.A.A.F.	Pilgrims Rest	5.2.44
MORRILL, G. H. E. ..	Lieut. ..	Lincolns	Gracechurch Street	10.7.44
MUIR, R. R. ..	Sgt. ..	Die Middelandse Regt.	Aliwal North	28.1.44
NIESEWAND, G. ..	2/Lt. ..	S.A.A.F.	Bree St. East, Johannesburg ..	10.1.42
NOLTE, I. H. ..	Lieut. ..	S.A.A.F.	Brakpan	23.10.42
OATES, H. E. ..	A/M ..	S.A.A.F.	Lindley	24.9.41
O'BRIEN, K. L. C. ..	Cpl. ..	S.A.A.F.	Joubert St., Johannesburg ..	26.1.42
OSLER, D. G. ..	Lieut. ..	S.A.A.F.	Winburg	4.1.44
OWEN, J. ..	F/O ..	R.A.F.	Manchester	14.12.42
PARGETER, T. A. ..	Sgt./Air Gunner	R.A.F.	Circus Place	—4.44
PARSONS, J. D. ..	Tpr. ..	Transvaal Scottish ..	Pritchard St., Johannesburg ..	24.10.44
PATTERSON, F. A. S. ..	P/O ..	R.A.F.	Gracechurch Street	22.1.43
PAYN, W. G. ..	A/Cpl. ..	14th S.A. Armd. Brigade	Umzinto	21.7.44
PECK, G. F. ..	Sgt. ..	R.A.F.	Circus Place	10.3.43
PENNEY, T. J. ..	P/O ..	R.A.F.	St. Kitts	22.9.42
PHILIP, D. W. A. ..	F/O ..	R.A.F.	Circus Place	31.8.43
PIETERSE, P. A. ..	Lieut. ..	S.A.A.F.	Hollard St., Johannesburg ..	8.10.42
DU PLESSIS, N. F. ..	Pte. ..	Imperial Light Horse ..	Commissioner St. Central, Johannesburg	31.12.41
PORTER, R. M. ..	Sgt. ..	R.A.F.	Circus Place	26.3.42
POWELL, H. N. ..	Tpr. ..	Transvaal Scottish ..	Ixopo	9.1.45
POWELL, W. F. ..	Lieut. ..	S.A.A.F.	Pretoria	13.7.43
PUGH, J. R. ..	A.B. ..	Seaward Def. Force ..	Natal Bank, Durban	24.2.41
READ, G. A. ..	Tpr. ..	S.A. Tank Corps ..	Commissioner St. Central, Johannesburg	26.7.44
V. RENSBURG, P. E. ..	Lieut. ..	S.A.A.F.	Memel	3.2.43
ROBERTSON, F. A. ..	Major ..	S.A.A.F.	Commissioner St. Central, Johannesburg	3.1.45
ROBINSON, A. L. ..	A/Sgt. ..	S.A.A.F.	Kimberley	24.2.43
ROBINSON, G. ..	A.B. ..	R.N.	Manchester	25.2.44
RODGER, A. W. ..	L.A.M. ..	S.A.A.F.	Hollard St., Johannesburg ..	11.3.41
ROLFE, I. D. ..	2/Lt. ..	R.A.	Circus Place	27.1.45
v. ROOYEN, U. ..	Lieut. ..	S.A.A.F.	Wellington	27.7.44
ROSS, R. B. ..	Lieut. ..	Rhodesian Reg. ..	Salisbury	28.6.42
ROWE, G. P. ..	Lieut. ..	S.A.A.F.	Maitland	6.3.44
SAAYMAN, L. ..	L/Cpl. ..	Kimberley Regiment ..	Vryburg	19.9.44
SCOTT, G. R. ..	F/O ..	R.A.F.	Nairobi	10.3.42
SHEPHERD, R. W. ..	Ord. Sigr. ..	R.N.	Circus Place	25.11.42
SLABBER, I. W. G. ..	Lieut. ..	S.A.A.F.	Long Street, Cape Town ..	22.2.41
SLATEM, B. M. ..	O/S ..	S.A.N.F.	North End, Port Elizabeth ..	22.5.41
SMITH, A. M. ..	Cpl. ..	Transvaal Scottish ..	Johannesburg	11.4.42
SMITH, E. ..	Major ..	S.A.A.F.	Yeoville	1.9.42
SMITH, E. A. J. ..	P/O ..	R.A.F.	Umtali	9.6.45
SOMERVILLE, T. S. ..	Sgt. ..	1st City Regt./Cape Town Highlanders	Wynberg	17.10.44

A BANK IN BATTLEDRESS

<i>Name</i>	<i>Rank</i>	<i>Unit</i>	<i>Branch</i>	<i>Date</i>
STEVENS, H. J.	Lieut. ..	S.A.A.F.	Pietermaritzburg	23.9.45
STOTESBURY, D.	Lieut. ..	S.A.A.F.	Pietermaritzburg	10.9.44
STURGIS, T. H.	L.A.C. ..	R.A.F.	Head Office	—, 9.40
STURT, J. E.	Lieut. ..	R.A.	Gracechurch St.	—, 11.42
SUMNER, C. D.	Lieut. ..	S.A.A.F.	Durban	25.4.44
SUTTIE, E. W.	L/Cpl. ..	S.A.A.F.	Benoni	23.11.41
SWALES, E., V.C., D.F.C.	Capt. ..	S.A.A.F.	Durban	23.2.45
SWANSON, D. A. J. ..	Lieut. ..	Witwatersrand Rifles/ De La Rey Regt.	Market Square, Johannesburg	16.4.45
THOMAS, D. V. H. ..	Lieut. ..	S.A.A.F.	Upington	24.10.42
THOMPSON, W. E. H.	A.B. ..	S.A.N.F.	Port Elizabeth	22.5.41
THORNHILL, C. F. ..	Pte. ..	Royal Natal Carbineers	Natal Bank, Durban	15.3.43
TOBUTT, J. K.	Capt. ..	R.A.	Circus Place	22.11.44
TOPP, J. A.	Lieut. ..	S.A.A.F.	Natal Bank, Durban	19.4.45
TURNER, B. M.	Sgt. ..	R.A.F.	Gracechurch Street	22.9.43
VOULAKIS, C.	Pte. ..	Royal Hellenic Army ..	Alexandria	20.2.43
WATNEY, A. N.	Lieut. ..	Coldstream Guards ..	Head Office	15.5.43
WEIGHILL, M. H. ..	Capt. ..	Yorks. & Lancs. Regt.	Gracechurch Street	10.2.44
WEIR, L. C.	Lieut. ..	S.A.A.F.	Pietermaritzburg	28.3.43
WELLS, E. H.	Lieut. ..	The Camerons (Scottish Rifles)	Gracechurch Street	2.8.43
WERTH, C. E.	Lieut. ..	Botha Regt.	Amersfoort	1.9.44
WEST, E. T.	— ..	R.A.F.	Gracechurch Street	16.5.44
WHITER, J. A.	— ..	R.N.V.R. (Fleet Air Arm)	Head Office	19.12.46
WIEBKIN, P. M. J. ..	Lieut. ..	R.A.	Circus Place	1942
WILMOT, J. G. H. ..	Lieut. ..	S.A.A.F.	Port Elizabeth	29.10.42
WOOLER, H. B.	P/O ..	R.A.F.	Jamaica	8.1.42
WYTHE, R. G.	C.P.O. ..	R.N.	Gracechurch Street	15.11.42
v. ZYL, J. S. F.	Pte. ..	Die Middelandse Regt.	Zastron	28.6.42

CIVILIANS

<i>Name</i>	<i>Branch</i>	<i>Date</i>
ARMSTEAD, H. S.	Gracechurch Street	15.10.40
BODFISH, Miss M. M. ..	Gracechurch Street	19.3.41
BONELLO, E. P.	Sliema	6.2.42
BOSMAN, A. F.	Head Office in South Africa, Pretoria	2.7.43
CLARKE, W.	Circus Place	2.7.44
DEWAR, Miss B. R.	Circus Place	11.1.41
ELKINS, A. J.	Head Office	11.9.40
LANGBRIDGE, E.	Oceanic House	3.7.44
MARTIN, W. A.	Barbados	18.11.39
MEDEN, R. E.	Gracechurch Street	13.12.44
WITHERS, Miss M. F. ..	Circus Place	20.10.40

APPENDIX D

HONOURS AND AWARDS

(Showing Citations where available)

MILITARY

Name	Branch	Rank	Unit	Award
ALDCROFT, C. A. G.	Gracechurch Street ..	Lieut. ..	R.N.V.R. (Fleet Air Arm)	D.S.C.
<p><i>" The King has been graciously pleased to award you the Distinguished Service Cross for gallantry, skill and devotion to duty in air operations with the Fleet against enemy airfields on Sakishima Gunto and Northern Formosa."</i></p>				
ALLEN, R. J.	Gracechurch Street ..	Major ..	R.A. ..	Twice Mentioned in Despatches
ALLISON, J. C.	Oceanic House ..	Sqn. Ldr.	R.A.F. ..	D.F.C. Mentioned in Despatches
<p><i>" In August, 1943, this officer took part in a low level attack on a power station in France. His aircraft was attacked by enemy fighters and so badly damaged that it was forced down on enemy territory. Sqn. Ldr. Allison evaded capture and returned to England. A year later he resumed operational flying and since then has completed numerous sorties. An excellent leader, he has led the flight, the squadron and the wing in attacks against such heavily defended targets as Venlo, Deventer and Einmerich. At all times he has displayed outstanding ability as a pilot and great courage and resolution in the face of heavy opposition."</i></p>				
ARMARAKIS, C.	Ismailia ..	Ldg. Smn.	Royal Hellenic Navy	St. Mark's Cross (Greek) D.S.M. (Greek)
ARNOTT, E. W.	Jerusalem ..	Flt. Lt. ..	R.A.F. ..	D.F.C. and Bar. Mentioned in Despatches
<p><i>" As navigator Flight Lieut. Arnott has completed numerous sorties against the enemy during the course of which he has invariably displayed the utmost fortitude, courage and devotion to duty."</i></p>				
<p><i>" Since the award of the Distinguished Flying Cross, this officer has continued to operate with determination, courage and devotion to duty of a high order. He has completed a large number of operational missions against heavily defended targets in Germany and enemy-occupied territory. He has always pressed home his attacks with vigorous tenacity which has won the admiration of all his crew."</i></p>				
BAILIE, L. H.	East London ..	Major ..	Hampshire Regt. ..	M.C. and Bar

" At the fall of Tobruk Lieut. Bailie led a party of 22 out of the perimeter. They were fired on from various positions and were forced back into the perimeter and joined the Camerons at 1300 hours on June 21st, 1942, with whom they fought until 0200 hours on June 22nd, 1942.

" On the surrender of the Camerons, Lieut. Bailie and Sgt. G. R. Norton, No. 9111, Kaffrarian Rifles (who has been recommended for a Military Medal) broke out together as Lieut. Bailie had split his party into two's to have a better chance of getting through. On the first day out, Lieut. Bailie was joined by two Camerons.

" Their route was Sidi Rezegh—to the coast—south via Sidi Azeis and Capuzzo—through the wire to Point 206—east towards Mersa Matruh—to the coast east of Sidi Barrani—Rakham Bay—detoured Mersa Matruh—crossed the road leading to Siwa—east via the desert road 15 miles west of El Reteima—drove in truck due east from here for Abu Dweis and the Quattara Depression—walked again after passing the enemy minefields till they contacted the New Zealanders.

" In the early part of the journey they had been engaged three times by the enemy, and their general condition was so bad that they had to rest for nine days in a Bir on their way to Mersa Matruh. For food, they captured

A BANK IN BATTLEDRESS

two Italians and their tank which contained 42 tins of bully beef and biscuits. Lieut. Bailie released the Italians, and they reported back with the news that Mersa was in German hands, so they had to alter their route.

"On July 14th, 1942, four of the party set off again, Cpl. Monagan and Dvr. Hossack having left them on the 6th and 7th respectively and gone ahead.

"Fifteen miles west of El Reteima, after walking over 300 miles, they built a vehicle out of several derelicts they found. In it they passed through heavy concentrations of enemy lines, actually taking the truck through a guarded road block.

"The journey, done mostly on foot, took 38 days, and the party experienced extreme exposure, hunger, thirst and lacerated and swollen feet. In spite of this Lieut. Bailie took notes on everything observed throughout the journey. This escape was a very fine feat of courage, endurance and determination—especially towards the end, when in spite of complete exhaustion, the party braved the enemy lines in a vehicle of their own construction."

"At Trarivi on September 16th, 1944, Major Bailie's company was selected to attack enemy positions in the village, consisting of several strong points, centring round the heavily defended church. Soon after the start of the advance Major Bailie's company came under heavy shell fire which caused numerous casualties. He at once reorganised his men and resumed the attack. He then encountered heavy machine-gun fire from the area surrounding the church and from other positions which were difficult to locate.

"When the first attempt to carry the position failed Major Bailie remained completely undaunted and, locating personally under heavy fire many of the machine-guns which had held up the advance, he made a new plan and reorganised his company for the final effort which carried the enemy strong point and resulted in the capture of the whole village and many prisoners.

"Throughout the action Major Bailie led his company with outstanding coolness and gallantry. His courageous personal example and inspiring leadership were the decisive factors which enabled his men, in spite of the extreme stubbornness of the opposition, to overcome all obstacles to the completion of their task."

Name	Branch	Rank	Unit	Award
BARRANCE, R. A.	Circus Place	C.P.O. ..	Royal Navy ..	Lloyd's War Medal

"After torpedoing the ship the enemy submarine surfaced and opened fire. The ship's steering gear jammed and the gunner manned the gun. In spite of the enemy's first round bursting just by the gun, he fired two more rounds, after which the submarine dived. The ship was picked up later by tugs. Gunner Barrance served his gun regardless of the fact that the ship was being hit by enemy fire, and that he was in an unprotected position."

BASSETT, M. S.	Bultfontein	Capt. ..	S.A.A.F.	D.F.C.
----------------	-------------------	----------	----------------	--------

"Capt. Bassett has completed a successful first tour on 66 day operations and one night operation with 15 Squadron in the Western Desert, from December, 1942, to November, 1943, flying Bisleys and Baltimores on convoy escorts and on armed reconnaissances in the Aegean where he scored near misses on two armed sailing vessels: these reconnaissances were always carried out in the face of heavy opposition, both from flak and fighters, and attempts were frequently made to destroy these enemy aircraft on the ground at night, and Capt. Bassett carried out one of these night raids on the aerodrome at Ros Island, but was driven off by night fighters and finally succeeded in dropping his bombs on Efialtis Aerodrome on Scarpanto Island. On his second tour Capt. Bassett arrived on 15 Squadron in Italy in October, 1944, just in time to take part in the Gothic Line Offensive, in which 15 Squadron earned a very high reputation. He took part in very successful raids on the village of Bertinoro which was a vantage point from which the enemy were able to hold up all attempts at the crossing of the Savio River. The enemy were forced to abandon this village after our successful attacks. Capt. Bassett also took part in the very successful raids on Fiume Harbour and warehouses, during which several large explosions and fires occurred. Many other raids were carried out in close support of the 8th Army, on gun and troop concentrations in the Forli-Faenza areas, where most formations encountered very accurate flak. Capt. Bassett also flew 23 night operations on the last big offensive in Italy, and has bombed and strafed barges in the Po, which were attempting to evacuate the Germans from the battle area. During this trying and tiring period and throughout both tours Capt. Bassett has remained quite unperturbed."

BENNETT, H. A. H.	Gwelo	W.O.2. ..	S.A. Engineering Corps	Commended for Good Services
-------------------	-------------	-----------	------------------------	-----------------------------

Name	Branch	Rank	Unit	Award
BISHOP, A. G. ..	Nairobi	Lt.-Col...	G.H.Q., M.E.F. ..	M.B.E. (Military Division)

"For gallant and distinguished services."

BREMNER, G. C. ..	Circus Place	Capt. ..	Argyll and Sutherland Highlanders	M.M. Five Mentions for services rendered to R.N. in connection with Submarine Patrol work in the Med.
-------------------	--------------------	----------	-----------------------------------	-------------------------------------------------------------------------------------------------------

"From the 1st August, 1941, until December, 1941, this non-commissioned officer has been engaged in three dangerous operations in connection with the rescue of British troops from enemy territory. On all occasions his coolness and courage contributed largely to the success of these hazardous operations."

CAMPBELL, D. J. ..	Klerksdorp	Major ..	Witwatersrand Rifles/ De la Rey Regt.	M.C.
--------------------	------------------	----------	------------------------------------------	------

"For magnificent gallantry and outstanding devotion to duty under enemy fire."

"Throughout the Italian Campaign Major Campbell, first as Company Second-in-Command and from May, 1944, as Company Commander has rendered the most fearless and outstanding service to this unit. He was wounded before the Battalion entered Florence and spent a few months in hospital, returning to the unit in the Appenines, when he took command of B Company."

"Throughout the long and arduous static period in the Appenines in constant contact with the enemy, B Company, under the vigorous leadership of Major Campbell did outstanding patrol work and denied the vital C. Creta and Mt. Sterlese outposts to the enemy despite determined efforts to wrest them from us."

"On April 15th, 1945, B Company was detailed as one of two forward attacking companies in the battalion attack on Mt. Caprara. Major Campbell was caught on the Battalion startline by sudden and intense enemy artillery and mortar direct fire and 75 per cent. of the company became casualties. It was dark and an incessant hail of shells and bombs rained down, but with magnificent courage and devotion to duty Major Campbell moved amongst his men and organised the remaining few, inspiring them to renewed efforts by his unflinching disregard for his own safety. He worked his way forward towards his objective, but owing to the depleted numbers was ordered back and put into reserve in Caprara village. On April 22nd, 1945, Major Campbell was vanguard commander of the Battalion. Towards midday B Company made contact with the enemy at Composanto and found a vital bridge over the Panaro river intact. Major Campbell immediately swung into the attack, but the weight of enemy cross-fire on the bridge forced B Company back. Realising the importance of this bridge Major Campbell again directed his men on to the bridge going right forward himself to conduct the attack. Again the terrific intensity of enemy automatic, rifle, mortar and light calibre gun fire drove Major Campbell's company back. After reorganising, this officer mounted a third attack and stormed across securing this vital crossing on which the entire Division had to rely. Had it not been for the extreme aggressiveness of Major Campbell's leadership the Germans would have blown that bridge."

"Major Campbell has always displayed the highest standard of leadership and his extreme devotion to duty and great personal courage have been a constant inspiration to all who served with him."

CARTER, J. L. ..	Gracechurch Street ..	Lt.-Col...	R.A.S.C.	Mentioned in Despatches
CASSIMATIS, A. T.	Alexandria	Smn. ..	Greek Ministry Marine War Cor- respondent	St. Mark's Cross (Greek)
CLARKE, A. E. ..	Circus Place	Sqdn. Ldr.	R.A.F.	D.F.C.

"One night in July, 1943, Wing Commander Alabaster was captain and navigator of an aircraft piloted by Flight Lieutenant Clarke detailed to attack Cologne. Some 50 miles from the target the bomber was attacked by an enemy fighter. Before it could be evaded the aircraft was repeatedly hit. One engine was damaged, other structural essentials almost shot away, while the rear gunner was wounded and his turret rendered unserviceable. The bomber became difficult to control but, despite this, course was re-set for the target which was attacked successfully. On the return flight shortly after crossing the enemy coast, the damaged engine caught fire and could

BANK IN BATTLEDRESS

not be extinguished but Flight Lieutenant Clarke flew on to the nearest air field to effect a masterly landing. This pilot displayed outstanding skill and tenacity while Wing Commander Alabaster's high navigational skill and excellent captaincy proved a valuable contribution to the success of the operation."

Name	Branch	Rank	Unit	Award
COLLINS, T. B. ..	Pretoria	Major ..	12th S.A. Motor Brigade	Bronze Star. (U.S. Army).

"For meritorious achievement in connection with military operations in Italy from March 31st to April 27th, 1945. As Brigade Major, 12th South African Motorised Brigade, and chief executive Staff Officer to the Brigade Commander, Major Collins put into effect the orders and instructions involved in the handling of a full brigade group of all arms during a varied, intensive and extremely important phase of operations. In so doing, Major Collins displayed outstanding organisational abilities and an unusual combination of the qualities of extreme thoroughness and a deep forethought with those of great speed and decisiveness of action. It was largely to the credit of Major Collins that all operations of the Brigade during the final phase of the Italian campaign were characterised by an exceptional smoothness and thoroughness of the staff work involved."

COURT, V. P. ..	Durban, Natal Bank ..	Capt. ..	S.A.A.F. .	D.F.C.
-----------------	-----------------------	----------	------------	--------

"Capt. Court has completed 72 sorties with this Squadron, a great many of which have been over well-defended targets. He started his tour from Malta in July, 1943, and soon proved to be an outstanding observer. On September 9th he was the navigator of the "Pathfinder" aircraft which marked the target for a night raid by the United States Army Air Force.

"In February he successfully led his first raid over Rhodes Harbour. Anti-aircraft fire was heavy, intense and accurate and the formation was also attacked by fighters. Despite the fact that three times he was slightly wounded—twice in the face by flying perspex splinters when his aircraft was hit by shrapnel in the navigator's compartment—once on August 21st, by shrapnel in the leg, he has continued to perform his duties with outstanding success. On July 26th he was appointed Leading Flight Observer.

"At all times he has assisted and advised the other observers and by his cool and courageous example in the face of danger helped to keep the morale of the flying crew at a high level, despite the losses the Squadron incurred."

CRANKSHAW, R. J.	Port Elizabeth ..	Lieut. ..	S.A.N.F.	Mentioned in Despatches
CUMMINS, J. H. ..	Trinidad	Lieut. (S)	R.N.V.R.	Mentioned in Despatches
ECONOMIDES, G.	Ismailia	Cpl. ..	Royal Hellenic Army	St. Mark's Cross (Greek) D.S.M. (Greek)
EUVARD, P. A. K.	Muizenberg	Lieut. ..	Imp. Light Horse/ Kimberley Regt.	Mentioned in Despatches
EVANS, R.	Circus Place	Sub. Lt.	R.N.V.R.	Médaille Militaire (Greek) with 1940 Bar
EVANS, T. C. ..	North End, Port Eliza- beth	Capt. ..	S.A.A.F.	D.F.C.

"Left the Union on August 29th, 1941, and was attached to No. 45 Squadron, where he did 19 sorties in Blenheims. Joined this Squadron on February 4th, 1942, and has since done 37 sorties both as pilot and sub-flight leader. An excellent type of officer, who sets a very high standard in discharging his duties. His sound work, both by day and night, has played no mean part in the operations of the Squadron in the present campaign. Has not been known to grouse or grumble, and by his example has done much to allay rumour and exercise a calming influence on the more excitable types in the Squadron.

FORD, E. F. ..	Blantyre	Capt. ..	King's African Rifles	Mentioned in Despatches
FORRESTER, H. C.	Burghersdorp	Sigmn. ..	S.A. Corps of Signals	Mentioned in Despatches
FRANGAKIS, S. A.	Assiut	A.B. ..	Royal Hellenic Navy	St. Mark's Cross (Greek)

Name	Branch	Rank	Unit	Award
FRANKLIN, R. J. . .	Head Office	Lieut. . .	R.N.V.R.	D.S.C.

"For courage, skill and outstanding devotion to duty while serving in H.M.S. 'Saunders' in operations which led to the successful landings at Salerno in September, 1943."

FREELAND, J. P. K.	Cape Town	Ldg. Smn.	S.A.N.F.	Mentioned in Despatches
GELDENHUYS, H. L.	Sea Point	Cpl. . .	Duke of Edinburgh's Own Regt.	Mentioned in Despatches
GOLD, C. McD. . .	Richmond	Cpl. . .	Royal Natal Carbin- eers	Mentioned in Despatches
GRIFFITHS, R. C. . .	Natal Bk., Durban	Lieut. . .	S.A.N.F.	Mentioned in Despatches
GRAVE, I. L. (deceased)	Circus Place	Sub. Lt.	R.N.V.R. (Fleet Air Arm)	D.S.C.

"For distinguished services in the planning and execution of a successful air strike at Nancowry and a bombardment of Car Nicobar."

GUNN, I. D. . .	Kampala	Flt. Lt. . .	R.A.F.	Mentioned in Despatches
HALLIDAY, C. A. . .	Gracechurch St. . . .	Capt. . .	11th Hussars	M.C. and Bar

"With his Troop, 2/Lieutenant Halliday was left in observation West of Bardia and East of Sidi Azeiz late in the afternoon of the 14th June, 1940. He observed a column of 23 light tanks and some lorries going from Bardia to Sidi Azeiz. He advanced to try and capture a lorry but 8 light tanks detached themselves and attacked him. 2/Lt. Halliday's troop engaged the enemy, knocked out one tank and caused the others to withdraw. By his boldness, dash and skill in engaging with his armoured cars a much larger force of enemy light tanks, 2/Lt. Halliday gave great encouragement to his men and gained information which proved of much value in subsequent operations."

"On the 9th December, 1940, 2/Lieutenant Halliday's troop attacked the enemy in their position near Alam El Hamid and captured 400 prisoners. On the 11th December, 1940, he was ordered to get to a position close to the Buq Buq - Sollum road and prevent any enemy retirement. Upon arriving there he quickly got into action against a large column retiring. He inflicted many casualties and took a large number of prisoners including a party which brought up some lorries and were getting 2 Breda Anti-Tank guns into action, but the crews were killed by his prompt action. During this action, very large numbers of enemy had retired, and were still retiring, down the road, all fully armed and in reasonably good order. Many others had broken off the road northwards. 2/Lieutenant Halliday took his troop parallel to the road and after some 6 or 7 miles, and when nearing the enemy's defences of Halfaya, got to the head of the column, which he succeeded in halting. Through great boldness of action, determination and courage, he defeated this very large column and put out of action infantry, lorries and 3 light tanks and succeeded in disarming them and getting them back along the road to his original position. Here more large numbers of enemy, still armed, were trying to retire westwards and break off the road northwards. This retirement was also checked and controlled, many more hundreds of enemy were captured and disarmed due to this officer, who necessarily had to dismount from his car and collect officers from amongst the enemy at very considerable personal risk, indeed some shots were fired. The action of 2/Lt. Halliday's troop undoubtedly turned a retirement into a rout and succeeded in preventing all except a few enemy getting away. By his boldness, resource, personal example and bravery, 3-4,000 prisoners and much war material were captured and escorted back over a distance of miles in the dark without loss, all due to 2/Lt. Halliday."

HANBURY, M. A.	Oceanic House	Lieut. . .	R.N.V.R.	Mentioned in Des- patches. Polish Cross for Valour
----------------	-----------------------	------------	------------------	----------------------------------------------------------

A BANK IN BATTLEDRESS

Name	Branch	Rank	Unit	Award
HARGREAVES, R. E.	Liverpool	Lt. Cdr.	R.N.V.R. (Fleet Air Arm)	D.S.C.

"For gallantry, enterprise and devotion to duty while operating with 899 Squadron, Fleet Air Arm, in many successful sorties from H.M.S. 'Hunter,' which covered the Allied Landings at Salerno."

HEYNS, G. A.	.. Middelburg (Tvl.) ..	Lieut. ..	S.A.A.F.	M.M.
--------------	-------------------------	-----------	----------------	------

"Whilst in action on November 23rd, 1941, Cpl. Heyns showed great courage and coolness in the handling of his section under very severe conditions at Sidi Rezegh. At all times he carried out with fearlessness and with alacrity orders given him. His section fire helped to retrieve a very dangerous situation and this was due almost entirely to the leadership of Cpl. Heyns. He displayed the greatest bravery and devotion to duty."

HOWCROFT, J. K.	Head Office	Major ..	R.A.	Croix de Guerre. Order of Leopold
HUMPHREY, H. S. T.	Commissioner St. East, Johannesburg	Cpl. ..	Armoured Car Training Camp	Mentioned in Despatches
INCE, C. D. (deceased)	.. Barbados	Flt. Lt.	R.A.F.	D.F.C. and Bar

"This officer has carried out many operational sorties and on seven occasions, on three engines, has landed his aircraft without causing damage or injury to his aircraft and crew. One night in September, while over the target area, a shell burst under the wing of his aircraft rendering the outer engine useless. On approaching home the starboard engine failed and then the outer engine fell out of the airframe. Despite this, Pilot Officer Ince made a successful crash landing. On another occasion, when attacked by an enemy aircraft, he skilfully manœuvred his aircraft enabling his gunners to destroy the enemy. Pilot Officer Ince has set a high standard of operational ability to his crews."

"One night in February, 1943, this officer captained an aircraft which attacked Cologne. Whilst crossing the enemy coast on the outward flight, the bomber was attacked by an enemy fighter. The port wing and tail plane were damaged, while the port petrol tanks were pierced and the petrol control cock cables were severed, the electrical system also sustained damage. Despite this, Flying Officer Ince pressed on to his target which he bombed successfully. Displaying great skill and determination he then flew his damaged aircraft to base where he made a safe landing. Flying Officer Ince set a fine example of courage and devotion to duty throughout."

JAMES, P. J.	.. Parys	2/Lt. ..	S.A.A.F.	D.F.M.
--------------	----------------	----------	----------------	--------

"As air gunner, Flt. Sgt. James has completed a large number of operational sorties. His work, both in the air and on the ground, has been of the highest order, while his courage and devotion to duty, especially in times of stress, have been an inspiration to his juniors."

JOHNSTONE, A. H.	Head Office in South Africa, Pretoria	Lt. Col.	Pretoria Regt. (P.A.O.)	D.S.O. Mentioned in Despatches
------------------	---------------------------------------	----------	-------------------------	--------------------------------

"For skilful and outstanding leadership in the control and direction of his Regiment fighting alternatively as spearhead for 6th South African Armoured Division and right flank protection for 5th Army, resulting in the momentum of the advance being magnificently maintained from the River Po to the limit of the divisional advance just short of Treviso."

"On April 28th, 1945, the Pretoria Regiment spearheaded the advance of the Division through a series of successive actions at Boschi, Montagnana, Novento to the Venetian Line at Albetone, where the leading Infantry Battalion was held up by strong enemy rearguard forces comprising strong infantry elements, manning the defences of the prepared Venetian Line and supported by numerous anti-tank guns, including 88 mm."

"Lieut.-Col. Johnstone, by a skilful outflanking movement of his tank squadrons round the left flank of the Brigade sector through anti-tank defences, succeeded in breaching the Venetian Line, thereby forcing the enemy to retreat, and in so doing destroyed several 88 mm. and other anti-tank weapons, which had previously knocked out three of his own Sherman tanks."

"This action resulted in the impetus of the advance to the River Bacchiglione being maintained. On the banks of this river the leading elements of his Regiment engaged the enemy long after dark, destroying a mass of enemy equipment and capturing numerous prisoners of war. On April 29th his forceful pursuit of the enemy was continued during which phase his Regiment was responsible for overrunning successive enemy rearguard positions. Throughout these actions Lieut.-Col. Johnstone's superb leadership was instrumental in causing the rapid disintegration of enemy resistance on the Divisional front."

Name	Branch	Rank	Unit	Award
KIGHTLEY, F. P. ..	Head Office in South Africa, Pretoria	Major ..	Pretoria Regt. (P.A.O.)	M.C.

"This officer was in command of a reconnaissance force of two squadrons of tanks which was given the task of finding and securing a road for the advance of the Division from the Panaro River to the Po, on April 24th, 1945.

"By careful and daring planning the initial bridge at MR.8590 was captured intact and the advance against stiffening opposition was continued without a break and culminated in the capture of the village of Felonica against heavy opposition.

"When the leading elements were held up by demolitions along the Canale Di Burana, Major Kightley, with one volunteer in a jeep made a wide and speedy reconnaissance into enemy held territory towards Bondeno, where he found a crossing over which the whole advance was immediately directed.

"By his outstanding leadership, drive and resource the task was completed with utmost speed and his force captured 360 enemy, killed 30 enemy and overran a large number of enemy guns, tanks and equipment for negligible losses to themselves. During the whole operation his personal gallantry and daring and smooth control of his force was an inspiration to his men and was responsible for the success of the operation."

KIRBY, F. L. ..	Salisbury . . .	Sergt.	E.A. Field Regt. . .	Mentioned in Despatches
KROG, B. J. M. .	Rustenburg . . .	Lieut. .	De La Rey Regt. .	Mentioned in Despatches (deceased)
LAMBERT, G. W. .	Head Office . . .	Lieut. . .	R.N.V.R. . . .	Mentioned in Despatches
LLOYD, J. V. T. .	Port Elizabeth . .	Lieut. .	S.A.N.F. . . .	M.B.E. (Military)
LONGE, D. E. ..	Jamaica . . .	Major ..	2nd Inf. Holding Bn.	M.C.

"Major Longe commanded an Inter-Allied Military Mission, despatched to France by parachute in June, 1944 for liaison duties between the High Command and the Military Governor of the Vercors area, which harboured large French Forces of the Interior.

"At the end of July, 1944, the Maquis forces of that area were overborne by a strong enemy force, including an armoured division and an Alpine Regiment, and Major Longe's mission, taking to the woods in accordance with French Headquarter Orders, found themselves devoid of W/T contacts and without water or adequate rations. Major Longe, although suffering from a leg injury, thereupon returned to the battle area with two volunteers and obtained supplies from the farms now under enemy surveillance. This involved a 12 hour journey through enemy-controlled country.

"As the situation failed to improve, Major Longe set out again with two volunteers to cross the enemy lines to make contact with a W/T post. This journey was accomplished in two days under constant enemy fire from all sides and entirely without food or water. The W/T post was not found nor was contact established with the French Command and Major Longe thereupon decided to make for Switzerland, in order to report to London the full situation in his area and to get further orders. This he achieved with the utmost difficulty in the next seven days, travelling in British uniform over 150 miles in mountainous country, through enemy lines and enemy-occupied territory with little knowledge of French and aware that the enemy had his description.

"This officer at all times demonstrated courage and tenacity under very arduous circumstances."

MACLEAN, R. G. H.	Liverpool . . .	Capt. . .	R.A. . . .	M.B.E. (Military Division)
-------------------	-----------------	-----------	------------	----------------------------

"In recognition of gallant and distinguished services in the field."

A BANK IN BATTLEDRESS

Name	Branch	Rank	Unit	Award
McKENZIE, E. W. S.	Umzinto	Sergt.	S.A. Artillery	M.M.

"For consistent bravery, resourcefulness and devotion to duty at Gazala and El Alamein during the period May 1st to October 31st, 1942.

"Private McKenzie frequently volunteered for and went out on hazardous patrols preceding and during the enemy attack on Gazala Line during May and June. On one of these patrols he displayed outstanding initiative and courage when, single-handed, he investigated a camouflaged enemy observation point, attacking the occupants, killing one and, after a violent hand to hand struggle, overcoming the other, whom he brought in as a prisoner. He was badly battered about the head, but refused to be evacuated until ordered.

"Subsequently, in the face of enemy fire and without regard to his personal safety, he went forward to ensure that the minefield in front of his forward defended locality had not been tampered with.

"At El Alamein, on July 13th, 1942, he distinguished himself by his devotion to duty during a heavy assault on his company sector. He took part in numerous offensive patrols. In one of these he was again wounded after he had breached an enemy position and caused damage and casualties. He carried on despite head wounds.

"Throughout the period Private McKenzie displayed outstanding courage, initiative and devotion to duty."

MISKIN, J. E.	Bethlehem	Major	S.A. Artillery	Mentioned in Despatches
MITSOS, D. M.	Alexandria	P/O	Royal Hellenic Air Force.	D.S.O. (Greek) D.S.M. (Greek) St. Mark's Cross (Greek). Mentioned in Despatches
MOOLMAN, J. C.	Humansdorp	Lieut.	Witwatersrand Rifles/ De La Rey Regt.	M.C.

"On the morning of October 13th, 1944, Lieut. Moolman was in command of No. 13 Platoon of D Company during the attack on the vital position of Mt. Stanco. While in position on the startline his platoon came under a heavy concentration of enemy shell fire causing a number of casualties. With superb coolness he immediately reorganised his men and led them into the attack. Shortly after, contact with the enemy was made and he was wounded through the wrist and was unable to use his arm. He refused to be evacuated and continued the advance. While advancing his platoon came under severe cross-fire from machine guns and snipers. Wounded as he was, he manœuvred his sections with such consummate skill and determination that he was able to outflank the strong point and inflict heavy casualties on the enemy causing them to withdraw. He continued, and throughout the long fierce battle lasting four hours, his leadership was brilliant and his courage undaunted. It was only after he captured his objective and had consolidated on the position that he allowed himself to be evacuated for medical treatment.

"His great personal courage and inspiring leadership was the driving power which enabled his platoon to capture their objective in the face of stubborn enemy resistance."

MORONY, H. S.	Durban	Lt. Col.	11th S.A. Armoured Bde.	O.B.E. (Military Div.) Mentioned in Despatches
---------------	--------	----------	-------------------------	---------------------------------------------------

"For exemplary devotion to duty and exceptionally meritorious conduct in the performance of outstanding service, while Brigade Major, 11th South African Armoured Brigade.

"Throughout the campaign and up to the cessation of hostilities in Italy, Lieut.-Col. Morony displayed an exceptionally high standard of efficiency and inspired all by his unremitting energy and tenacity of purpose.

"His sound tactical ability, quick grasp of the situation, and constructive advice to commanders resulted largely in the success which attended all operations which the Brigade Group was ordered to carry out.

"As Brigade Major he has at all times been untiring in his task of planning and co-ordinating, and his efforts were devoted unstintingly to the smooth working of the Brigade Group. By his exemplary courage and calmness under fire, his diligent devotion to duty and cheerfulness under most trying conditions he was a source of inspiration and determination to all who came in contact with him."

MOULDING, P. M.	Local Head Office, Alexandria	Sq. Ldr.	R.A.F.	Mentioned in Despatches
-----------------	-------------------------------	----------	--------	-------------------------

Name	Branch	Rank	Unit	Award
NORTON, G. R.	East London	Capt.	Hampshire Regt.	V.C., M.M.

"In Italy, on the 31st August, 1944, Lieutenant Norton was commanding a platoon during the attack on the Monte Gridofo feature, one of the strong points of the Gothic Line Defences, and one which contained well sited concrete gun emplacements. The leading platoon of his Company was pinned down by heavy enemy fire from a valley on the right flank of the advance.

"On his own initiative and with complete disregard for his personal safety, Lieutenant Norton at once engaged a series of emplacements in this valley. Single handed, he attacked the first machine gun position with a grenade, killing the crew of three. Still alone, he then worked his way forward to a second position containing two machine guns and fifteen riflemen. After a fight lasting ten minutes he wiped out both machine gun nests with his Tommy-gun, and killed or took prisoner the remainder of the enemy.

"Throughout these attacks Lieutenant Norton came under direct fire from an enemy self-propelled gun and, whilst still under heavy fire from this gun, he went on to clear the cellar and upper rooms of a house, taking several more prisoners, and putting many of the enemy to flight. Although by this time wounded and weak from loss of blood, he continued calmly and resolutely to lead his platoon up the valley to capture the remaining enemy positions.

"Throughout the attack Lieutenant Norton displayed matchless courage, outstanding initiative and inspiring leadership. By his supreme gallantry, fearless example and determined aggression, he assured the successful breach of the Gothic Line at this point."

"At the fall of Tobruk, Sgt. Norton escaped from the perimeter with 22 of his company under a Lieutenant. They were fired on from various positions and were forced back into the perimeter and joined the Camerons on 21st June, 1942, with whom they fought until 22nd June, 1942.

"When the Camerons ceased fire, Sgt. Norton and his officer broke out together, the party having split into two's so as to have a better chance of getting through. On the first day out they were joined by two Camerons and on the next day two additional men joined the party.

"Their route was a devious one from Sidi Rezegh to the coast, then south via Sidi Azeis and Capuzzo—through the wire and east towards Mersa Matruh, then to the coast east of Sidi Barrani, Rakham Bay—detoured Mersa Matruh across the Siwa Road—east via the desert road 15 miles west of El Reteima—drove in a truck due east from here for Abu Dweis and the Quattara Depression, then walking again after passing the enemy minefields till they finally contacted the New Zealanders.

"In the early part of the journey they had been engaged three times by the enemy, and their general condition was so bad that they had to rest for nine days in a Bir on their way to Mersa Matruh. From two Italians whom they captured, they obtained 42 tins of bully and biscuits. The Italians were released and they reported back with the news that Mersa Matruh was in German hands, so they had to alter their route.

"On the 14th July, 1942, four of the party set off again, two of them having decided to go ahead individually seven days earlier.

"Fifteen miles west of El Reteima, after walking over 300 miles, they built a vehicle out of several derelicts they found. In it they passed through heavy concentrations of enemy lines, actually taking the truck through a guarded road block.

"The journey, done mostly on foot, took 38 days, and the party experienced exposure, hunger, thirst and lacerated and swollen feet. The Officer spoke highly of Sgt. Norton's courage and devotion in his role as second in command of the party. This escape was a very fine feat of courage, endurance and determination—especially towards the end, when in spite of complete exhaustion the party braved the enemy lines in a vehicle of their own construction."

O'CONNOR, T.	Liverpool	C.S.M.	King's Regt. (L'pool)	M.B.E. (Military Div.). Certificate of Merit
--------------	-----------	--------	-----------------------	-------------------------------------------------

"This W.O. has consistently shewn courage and ability during operation 'Overlord.' From his landing at H—20 minutes on 6th June he displayed outstanding qualities of leadership. During T Force operations he has been called upon to represent his Coy. Comd. at Coy. H.Q. His responsibilities over and above the discipline of the Coy. include the briefing and welfare of C.A.F.T. Assessors and C.I.C.S. Experts on to targets. Through his handling of these officers much time has been saved in investigating targets. His handling of Germans and Foreign

A BANK IN BATTLEDRESS

Slave labour has prevented much sabotage and on at least one occasion prevented loss of life. Until replaced by A1 Med. Cat. personnel on 20th April, 1945 his Coy. had a very large number of psychiatric cases of low med. cat. Through the efforts of this C.S.M. the behaviour of these men under fire has been excellent."

Name	Branch	Rank	Unit	Award
OLIVER, F. C. S.	.. Pretoria ..	Cpl.	Pretoria Regt. (P.A.O.)	Mentioned in Despatches
OWEN, R. M.	.. Gracechurch Street ..	Major	Royal Welch Fusiliers	M.C.

" On the night 19th/20th March, Major Owen was ordered to attack a strongly held enemy position in a house on the slopes just below the Monastery on the northern side of the hill with two platoons of his Company.

" The enemy post was strongly held and by means of strong spandau and rifle grenade fire had been a source of considerable trouble to our forward positions for some time. The attack had to be put in over most difficult going and the final approach was over 200 yards of open ground with a final steep gradient up to the house. This open ground was well covered by German fixed line and was under mortar fire. Major Owen was hit early in the advance and knocked unconscious. On recovering he found his men heavily engaged and the advance halted by concentrated fire.

" Undaunted, he rallied and reorganised his men and again pressed forward. He was hit three more times but nevertheless managed to get one section right up to the house. He maintained his position forward until finally ordered to withdraw. This he accomplished successfully.

" Major Owen's determination, inspired leadership, personal courage and complete disregard of pain were quite outstanding and had a decided effect on the general action."

PAPAYANNOPOULO, D.	Minet-el-Bassal ..	Sgt. Major	Sacred Greek Para. Sq.	Greek Military Cross 3rd Class
PAPWORTH, D. N.	Circus Place ..	Lt. Col.	Pioneer Corps ..	O.B.E. (Military Division)
PATTERSON, E. E. B.	Durban ..	Lieut. ..	S.A.A.F. ..	D.F.C.

" This Officer joined his present Squadron in May, 1943. Prior to that date he had been engaged on coastal reconnaissance duties in Natal. He has taken part in attacks on the enemy's oil refineries and railway sidings in the Balkans and Northern Italy and enemy airfields in Greece and Austria. In addition, he has participated in mine-laying operations in the Danube and supply dropping missions to the partisan forces in Yugoslavia. On one occasion Lieut. Patterson was the navigator in an aircraft detailed for an attack on the Hermann Goering Works at St. Valentine. His aircraft was followed by enemy night fighters for about an hour and several attacks were made. Despite the necessary intensive evasive action which had to be taken, this officer's accurate navigation enabled his Captain to reach the target on time and complete the mission successfully. Throughout a long period of operational flying, Lieut. Patterson's courage, efficiency and devotion to duty have been of the highest order."

PAYNE, R. V.	.. Lusaka ..	P/O ..	R.A.F. ..	D.F.C., D.F.M.
--------------	--------------	--------	-----------	----------------

" Flying Officer Payne has completed his second tour of operational duties, and has participated in attacks on such heavily defended targets as Hamburg, Cologne, Gelsenkirchen and Essen. In an attack on Cologne in March, 1945, his aircraft was repeatedly hit by intense and accurate anti-aircraft fire, but despite this he directed his pilot to the target which was successfully bombed. This incident is typical of the coolness and determination Payne has displayed throughout his operational career."

" Flt. Sgt. Reginald Payne, R.A.F. Volunteer Reserve, No. 51 Squadron. This air bomber has always pressed home his attacks with utmost determination in face of the heaviest opposition. On a recent occasion his aircraft crashed and was set on fire, owing to the failure of the engines and the hydraulic system. Before the crash Flt. Sgt. Payne showed admirable coolness and gave the captain valuable assistance in his attempt to make a forced landing. This airman has shown himself to be imbued with a fine fighting spirit."

Name	Branch	Rank	Unit	Award
PEAL, C. D. M. . .	Gracechurch Street . .	Major . .	R.A	M.C. Mentioned in Despatches

"During the period 6th June, 1944 to 8th May, 1945, Captain Peal has been continually on Observation Post duties. His tactical ability and courage have been of a very high order. For instance, on the 14th November, 1944, Captain Peal was in a very exposed position observing and correcting a smoke screen in support of 1/7 Queens. His behaviour was exemplary and in spite of heavy mortar fire, which killed one of his crew, he continued to give the maximum support to the battalion, greatly contributing to the success of the operation and saving them many casualties.

"Again, on the night of 23/24th March, 1945, he was occupying an Observation Post on the banks of the River Rhine controlling the barrage and reporting on the crossing of the 1st Commando Brigade. He occupied the Observation Post for fifteen hours and was subjected to heavy and continuous shell and mortar fire. Despite this he sent back valuable and accurate information on the effect of the fire and the progress of the attack which started 100 yards to his front.

"On the 1st April, 1945, the enemy attacked 'Syke' to try and cut the Brigade Centre line in rear of 5 Royal Tank Group. One squadron was ordered to move South to deal with this attack. Captain Peal, as Forward Observation Officer, without hesitation and well knowing that the woods in the area concealed enemy with bazookas, moved quickly to a point where he could observe and by accurate shooting slowed up the attack, thereby gaining sufficient time for the disposal of forces to meet it.

"Captain Peal has fought throughout the campaign with great gallantry. He has never spared himself and has always been prepared to take any risks, regardless of personal safety, in order to do the task in hand one hundred per cent. perfect."

PHELAN, D. H. . .	Benoni	Capt. . .	S.A.A.F.	D.F.M.
-------------------	----------------	-----------	------------------	--------

"This airman is an outstanding Wireless Operator/Air Gunner. Throughout the numerous sorties in which he has participated, he has displayed a high standard of skill and determination. In December, 1941, during a patrol over the sea near Derna, his pilot intercepted four Junkers 52's. In the ensuing engagement, Sgt. Phelan, assisted by his co-gunner destroyed one and damaged two of the enemy's aircraft. He has displayed great courage and rendered most valuable service."

POND, E. V. B. . .	Head Office in South Africa, Pretoria	L/Cpl. .	Umvoti Mounted Rifles	Certificate for Good Service
PRICE, A. B. . .	Strand St., Cape Town	A.B. . .	S.A.N.F.	Mentioned in Despatches
ROBERTS, W. A. . .	Estcourt	Lieut. . .	Royal Natal Carbin-eers	M.C.

"Lieut. Roberts, a member of a Natal regiment in the Division, displayed bold leadership in a difficult situation when his company began forming a bridgehead east of Bagnoregio on June 12th. As he went forward with his platoon, machine-gun fire was encountered from the left and right in the initial move through a ravine and up a steep slope. By excellent use of ground Lieut. Roberts led his platoon to a small terrace just below a vertical ledge and shot several of the enemy. The platoon was then pinned down by enemy cross-fire and heavily grenaded from above. It suffered six casualties which Lieut. Roberts evacuated after dark.

"Although in a precarious position he kept up the spirit of his platoon, which held its ground all night while the rest of the company moved up for a dawn attack.

"With complete disregard for his personal safety, Lieut. Roberts led his depleted platoon into the initial assault, surprising and killing 12 members of the Hermann Goering Division and capturing 16, so that by 9 a.m. Bagnoregio fell for the loss of one killed and six wounded. Had his courage, leadership and efficiency been less outstanding, casualties would have been heavier and the positions would have taken much longer to capture."

ROSE, J. A. H. . .	Barbados	Capt. . .	Devonshire Regt. . .	M.C.
--------------------	------------------	-----------	----------------------	------

"The platoon commanded by Lieutenant Rose (in Burma) was left as a standing patrol covering West African Way on the night of 7th-8th April with orders to stay in position and cut off any enemy who escaped from the main action which had developed at Mizawa South. There was no means of supporting this platoon from

A BANK IN BATTLEDRESS

battalion headquarters. During the night the main Japanese force withdrew from Mizawa South and came in contact with Lieutenant Rose's platoon at approximately 23.00 hours. The enemy had considerable support and by 23.30 hours Lieutenant Rose's platoon was completely surrounded, the Japanese having established at least six light machine guns and a knee mortar in heights overlooking the position. A fierce fire fight then developed with the Japanese making every effort to force the position in order to break a way to the south. At approximately 23.45 hours Lieutenant Rose was wounded in the leg and by 03.00 hours all ammunition and grenades of the platoon were finished, and it was impossible to deny the position to the enemy any longer. In spite of his wounds Lieutenant Rose organized his platoon to escape through the enemy who encircled the position, with a minimum of casualties. Lieutenant Rose showed the greatest skill in controlling the fire of his platoon throughout the action. Without his skill the ammunition would have been finished sooner and fewer casualties would have been inflicted on the enemy. Throughout the action Lieutenant Rose, although wounded, was a continual inspiration to his men, and the fine personal example set by him contributed largely to the success of the action."

Name	Branch	Rank	Unit	Award
ROSS, J. G.	Newcastle	Capt.	S.A.A.F.	D.F.C.

"Lieut. Ross, during recent land operations, was detailed to lay smokescreens for ground forces at night. He also led his squadron on several successful sorties."

SAMAROPOULOS, G. S.	Alexandria	Cpl. . .	Royal Hellenic Army	D.S.O. (Greek). Mark's Cross (Greek)
SHEARER, D. G. .	New York	Major . .	R.A.C.	M.C.

"Though in an unarmoured vehicle (Jeep) himself, this officer, in order to gain information which was required by the Divisional Commander, probed deep into the enemy position.

"By skilful handling of his patrol, he forced the enemy to withdraw, capturing one prisoner and an anti-tank weapon. Three out of the eight men of his patrol were wounded, but in spite of the heavy fire, brought to bear on him from the main enemy position, he succeeded in rescuing and bringing in all his wounded.

"The action was carried out in very enclosed country and reflected the greatest credit on Lieutenant Shearer whose gallantry and leadership was directly responsible for the gaining of important and badly wanted information. Area—Beuvron en Auge."

SIMPSON, J. D. . .	Local Head Office, Cape Town	Staff Sgt.	S.A. Medical Corps	Mentioned in Despatches
SKINNER, T. C. . .	Durban	A.B. . .	S.A.N.F.	Mentioned in Despatches
SMITH, D. S. . . .	Winburg	Lieut. . .	Natal Mounted Rifles	M.C.

"Throughout the period of operations, this Officer has shown outstanding ability and courage. Frequently he has acted as point reconnaissance tank, penetrating into enemy lines and always maintaining the thrust of the advance: no matter how strong the enemy fire has been he has always acted with skill and courage, without regard to his personal safety.

"After conversion to an infantry rôle Lieut. Smith continued to do outstanding work. On 5th November, 1944, he led a patrol to Casa di Zermeno and was engaged by some 30 enemy infantry. After killing two and wounding three, he brought his patrol back without loss. The following night he successfully established his platoon in the same area.

"On 8th December, 1944, he took a patrol to Ca Vallaand, Kilo 12, near Vado, but was ambushed by an enemy patrol established in the houses at Ca Valla. Although fired on from front and rear, he coolly led his men up the cliffside and hid in the neighbouring Wadis for two days. Although weak from the bitter cold and lack of food he obtained accurate information of enemy positions and on the third night brought his patrol back safely.

"Lieut. Smith continually has shown outstanding bravery and skill under fire and in the face of the enemy, and has been an inspiration to all the men under his command."

STRELLEY, D. . . .	Gracechurch Street . .	R.Q.M.S.	King's Royal Rifle Corps	Mentioned in Despatches
--------------------	------------------------	----------	--------------------------	-------------------------

Name	Branch	Rank	Unit	Award
STROEBEL, K. . .	Cathcart . .	F/Sgt. . .	S.A.A.F. . .	Mentioned in Despatches
SWALES, E. . . (deceased)	Durban . .	Capt. .	S.A.A.F. . .	V.C., D.F.C.

"Captain Swales was 'master bomber' of a force of aircraft which attacked Pforzheim on the night of February 23rd, 1945. As 'master bomber' he had the task of locating the target area with precision and of giving aiming instructions to the main force of bombers following in his wake.

"Soon after he had reached the target area he was engaged by an enemy fighter and one of his engines was put out of action. His rear guns failed. His crippled aircraft was an easy prey to further attacks. Unperturbed, he carried on with his allotted task ; clearly and precisely he issued aiming instructions to the main force. Meanwhile the enemy fighter closed the range and fired again. A second engine of Captain Swales' aircraft was put out of action. Almost defenceless, he stayed over the target area issuing his aiming instructions until he was satisfied that the attack had achieved its purpose.

"It is now known that the attack was one of the most concentrated and successful of the War.

"Captain Swales did not, however, regard his mission as completed. His aircraft was damaged. Its speed had been so much reduced that it could only with difficulty be kept in the air. The blind-flying instruments were no longer working. Determined at all costs to prevent his aircraft and crew from falling into enemy hands, he set course for home. After an hour he flew into thin-layered cloud. He kept his course by skilful flying between the layers, but later heavy cloud and turbulent air conditions were met. The aircraft, by now over friendly territory, became more and more difficult to control ; it was losing height steadily. Realising that the situation was desperate Captain Swales ordered his crew to bale out. Time was very short and it required all his exertions to keep the aircraft steady while each of his crew moved in turn to the escape hatch and parachuted to safety. Hardly had the last crew-member jumped when the aircraft plunged to earth. Captain Swales was found dead at the controls.

"Intrepid in the attack, courageous in the face of danger, he did his duty to the last, giving his life that his comrades might live."

"This Officer was pilot and captain of an aircraft detailed to attack Cologne in December, 1944. When approaching the target intense anti-aircraft fire was encountered. Despite this a good bombing attack was executed. Soon afterwards the aircraft was attacked by five enemy aircraft. In the ensuing fights, Capt. Swales manoeuvred with great skill. As a result his gunners were able to bring effective fire to bear upon the attackers, one of which is believed to have been shot down. Throughout this spirited action Capt. Swales displayed exceptional coolness and captaincy, setting a very fine example. This Officer has completed very many sorties during which he has attacked a variety of enemy targets."

TAYLOR, F. . .	Grahamstown . .	Cpl. . .	1st City Regt./Cape Town Highlanders	Mentioned in Despatches
THOMPSON, J. H.	Belgravia . .	Cpl. . .	Witwatersrand Rifles/ De la Rey Regt.	M.M.

"Throughout the entire period of the Battalion's operations in Italy, Cpl. Thompson, 'I' Liaison N.C.O. to 'A' Company, has consistently rendered extremely meritorious and praiseworthy services in every action in which his Company has been concerned. In addition to his normal 'I' duties, which he always performed very efficiently, he has on numerous occasions guided and navigated the entire Company with great skill and resourcefulness. On many occasions he led fighting and reconnaissance patrols over extremely difficult and hazardous terrain, often under the heaviest enemy fire. His work has always been so outstanding that it is difficult to single out the following three occasions from many others on which he displayed singular acts of gallantry and noteworthy examples of extreme devotion to duty.

"On the night 18/19 July, 1944, when the Battalion was in the Radda area, 'A' Company was assigned the task of capturing the village of Volpaia. This necessitated an approach march of some six miles in pitch darkness over very rugged and bush covered country. Cpl. Thompson was detailed to join the leading platoon and navigate the Company to the objective. He accomplished his difficult task admirably. When the leading platoon reached the village, which was held by some 40/50 enemy, a heavy fire fight ensued, during which casualties were suffered by one of the Sections. Cpl. Thompson immediately joined this Section of his own accord and was very materially responsible for clearing a number of houses and killing and capturing 10 Germans.

BANK IN BATTLEDRESS

"On the night 24/25 September, 1944, when the Battalion was in the hills just north of Pistoia, Cpl. Thompson accompanied a reconnaissance patrol of five men to Point 1141M as navigator. The patrol reached its objective safely and gained valuable information of enemy minefields, wiring, etc., but on its return through the enemy minefields the patrol leader set off an enemy anti-personnel mine, resulting in himself and three other members of the patrol being badly wounded about the legs. Cpl. Thompson immediately took command, bandaged the wounded and assisted them back to our lines over some four miles of No Man's Land and down the precipitous mountain slopes. The patrol arrived back at dawn and all the wounded declared that if it had not been for Cpl. Thompson's untiring efforts and exemplary calm behaviour they would not have been able to negotiate the return march.

"During the period of the Battalion's attack on Point 806 on the night 18/19 October, 1944, Cpl. Thompson once again rendered invaluable services to his Company in the form of important ground reconnaissance prior to the attack. The work was done in areas that were constantly subjected to enemy artillery and mortar stonks. During the attack itself he spent many hours on the open shell-swept slopes mending and re-mending breaks in the only telephone line between Battalion headquarters and the two forward Companies. Later in the day when the Company strength had been badly depleted by casualties, he joined a rifle section and gallantly assisted in driving off many enemy raiding parties.

"Cpl. Thompson's extremely high standard of efficiency, his unwavering devotion to duty and his gallant leadership throughout the arduous Italian campaign have been a constant inspiration to all who served with him."

Name	Branch	Rank	Unit	Award
HORNHILL, N. H.	Ladysmith	Major ..	Royal Natal Carbin- eers	Mentioned in Despatches
SAMADOS, J. S. ..	Suez	Corporal	Royal Hellenic Army	D.S.O. (Greek). St. Mark's Cross (Greek)
TRAHAR, T. W. ..	Head Office in South Africa, Pretoria	Capt. ..	S.A. Artillery ..	Bronze Star (U.S. Army)

"For meritorious achievement in connection with military operations in Italy from September, 1944, to May, 1945. As Staff Quartermaster for the 6th South African Armoured Division, Capt. Trahar overcame all difficulties by intelligent planning and unflagging devotion to duty. When the front became static in the severe winter months, Capt. Trahar was untiring in ensuring that whatever the conditions of weather and roads might be the whole Artillery was efficiently supplied with their ammunition requirements, that the men were fully equipped with winter clothing, and that all possible supplies and comforts were obtained for men compelled to man exposed observation posts and gun positions in open fields. During the period prior to the attack on Monte Sole the vitally important task of planning for and supplying the necessary ammunition was most efficiently handled by Capt. Trahar. It was due to his sound judgment, administrative skill and energy that the many problems which arose were successfully overcome, and as a result of his efforts both during the Monte Sole battle and the rapid advance into Northern Italy, the supply system functioned at all times with outstanding efficiency. Capt. Trahar displayed exceptional qualities of initiative, good judgment and organising ability, thereby reflecting credit upon himself and the military service."

VINEY, J. L. B. ..	Long Street, Cape Town	Lt. Col.	S.A.A.F.	D.F.C.
--------------------	------------------------	----------	----------------	--------

"This Officer is now on his third operational tour. He completed two tours with a Light Bomber Squadron in the Western Desert and the Far East (Burma and India), during which time he was promoted Flight Commander. He has been a Flight Commander in this Squadron since its inception and his courage, determination and qualities of leadership, in the air and on the ground, have contributed greatly to the success of the new unit. He has led the Squadron on 20 day raids with excellent bombing results, most of these raids being attacks on the Gothic Line where the enemy anti-aircraft opposition was intense and accurate.

"On the 8th September, 1944, he was leader of a raid of 12 aircraft on enemy strongpoints on the Gothic Line. Despite very accurate anti-aircraft fire before and during bombing the target was completely straddled by the formation's bombs."

VLOK, F. T. ...	Cape Town	Lieut. ..	S.A. Artillery ..	M.C.
-----------------	-----------------	-----------	-------------------	------

"Lieut. Vlok was taken prisoner at Sidi Rezegh during November, 1941. Three weeks later he got through the barbed wire of Tarhuna Camp and was at liberty for 17 hours before re-capture. He was transferred to

Italy, where he was imprisoned at Capua, Padula and Rezzanello. On 16th June, 1942, accompanied by another officer, he climbed over the roof into the Nuns' quarters, but there they were immediately discovered and transferred to Gavi (Camp 5). With the same companion he made another attempt three months later. Although they passed through the main gate, their disguise as Italian soldiers was penetrated when they reached the tunnel entrance to the fortress.

"When the Germans took over the camp in September, 1943, all prisoners of war were entrained for Germany. Lieut. Vlok jumped from the truck between Acqui and Allesandria, receiving a leg wound from the fire of a sentry who noticed him climbing on to the roof. In spite of his injury he walked south for four days before he asked for any assistance. His journey to Switzerland was then arranged, and although he had to travel on foot for 15 hours, he crossed the frontier on 21st September, 1943."

Name	Branch	Rank	Unit	Award
WARNER, R. B.	Gracechurch Street	W.O.	R.A.F.	D.F.C.

"As Wireless Operator, this Warrant Officer has completed numerous operations against the enemy, in the course of which he has invariably displayed the utmost fortitude, courage and devotion to duty."

WATSON, T. D. S.	Gracechurch Street	L/Cpl.	R.A.S.C.	B.E.M. (Military)
------------------	--------------------	--------	----------	-------------------

WEYMOUTH, G. U.	Gracechurch Street	Major	Royal West Kents	M.B.E. (Military Division)
-----------------	--------------------	-------	------------------	----------------------------

"Lieutenant Weymouth was captured at Jeffna on the 28th November, 1942. He was sent via Capua to Campo 21 (Chienti). This camp was taken over by the Germans after the Armistice and the Prisoners of War were moved to Germany.

"On the 25th September, 1943, Lieutenant Weymouth hid in the camp with five others while the Germans were evacuating the last batch of Prisoners of War. After two days they escaped from the camp and made their way towards the Allied lines. On the 4th November, 1943, they were recaptured at S. Vito and taken to the civil prison at Tollo. After being interrogated on the 6th November they were locked into a room with one other Prisoner of War. They forced a door leading into the road and escaped. They then laid up in this area for some time and on the 28th December, 1943, when the Germans were evacuating the civilians from the area, they tried to cross into our lines. They were twice stopped by Germans and made to work for them, but managed to pass themselves off as Italians. They finally contacted Allied troops on the 31st December, 1943, North-East of Crechchio."

WHEATLEY, D. G. R.	Cape Town	Capt.	S.A.A.F.	A.F.C.
--------------------	-----------	-------	----------	--------

"This Officer has held the post of Flight Commander for the last 12 months, during which time he has carried out his duties in a most efficient and conscientious manner, and not only has he run his Flight very efficiently, but has also carried out a considerable amount of day and night flying. He inspires his junior officers with enthusiasm and confidence and his contributions to the cause are very real and worthy of special recognition. His total flying hours are approximately 1,400, of which 100 hours have been flown during the last six months. He has a total of 260 night flying hours."

WILBERFORCE, R. G.	Oceanic House	Sq. Ldr.	R.A.F.	D.F.C., A.F.C.
--------------------	---------------	----------	--------	----------------

"This officer, as captain of aircraft, has participated in numerous attacks on industrial centres in Germany as well as attacks on harbours in occupied territory. Throughout, he has displayed great determination and has always pressed home his attacks whatever the opposition. On 30th June, 1941, he was the captain of an aircraft detailed to search over the North Sea for the crews of missing aircraft. Within an hour of the take-off, Flight Lieutenant Wilberforce had located 2 dinghies containing 5 men. After signalling his position and asking for assistance to be sent, Flight Lieutenant Wilberforce flew over the position for 4 hours despite 2 direct attacks by enemy fighters and bad weather conditions. By audacious and skilful flying, he managed to ward off attacks and, although his aircraft was hit by the enemy's fire in the first encounter, he succeeded in evading further damage. His sheer determination, combined with the protective measures he adopted, were directly responsible for crews being rescued later in the day. His courage and devotion to duty have been of a high order."

A BANK IN BATTLEDRESS

Name	Branch	Rank	Unit	Award
WOOD, C. C. ..	Trinidad . . .	Sgt.	Royal Canadian Ar- tillery	Mentioned in Despatches
WOODS, E. E. C. ..	Durban, Natal Bank	Major	S.A.A.F.	D.F.C.

"Throughout an arduous tour, lasting almost 15 months, this Officer has distinguished himself by his great courage and outstanding sense of duty, and by his exceptional skill, cheerfulness and enthusiasm for action.

"He has completed a total of 78 sorties and 201.10 operational hours, in the course of which he has led the Squadron itself, or a box, on 36 occasions. Several of these operations have been against very heavily defended targets in Crete and the Aegean, where casualties were high and damage to our aircraft severe. During this same phase, Major Woods was one of the team which pioneered night operations in Marauders, and notwithstanding the difficulties of airmanship and the hazards which then existed, his keenness, spirit and sustained humour were a splendid example to everyone. On the night of 7/8th May, 1944, Major Woods carried out an attack on Maleme airfield, in Crete, in the face of intense heavy and light flak, and after an encounter with a night fighter. This opposition caused casualties and one of the Squadron's aircraft was shot down, but the bombing results of this attack were subsequently confirmed as excellent. On the following night Major Woods set out to attack Kalamai Harbour in Greece, involving a 1,000 miles round trip at extreme range. On the way his aircraft suffered a complete electrical failure, which left him without radio, or instrument lighting, and which made it necessary to fly in fixed pitch: it is characteristic of him that he nevertheless carried on to the Greek coast, and only turned back when he found himself unable to release his bombs.

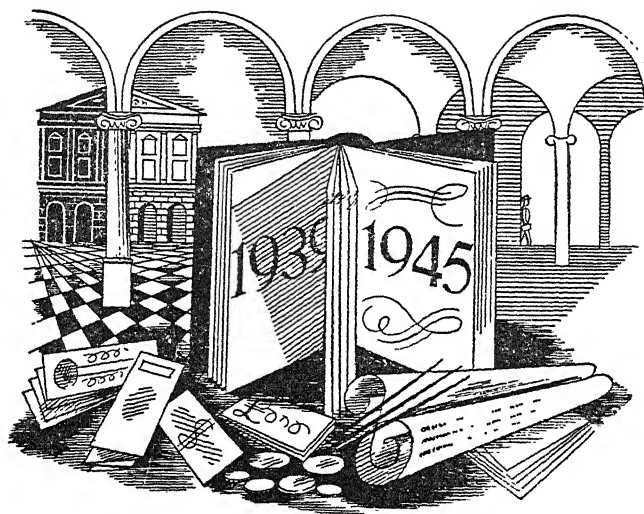
"Since then he has operated with conspicuous success against many defended targets in Italy, a typical example of his leadership and skill being his attack on enemy gun positions at Faenza on the 11th December, 1944, when, under very difficult conditions of bad weather and visibility, and against heavy and accurate fire from the ground, his box was the only one out of three to get through to the target: this attack was pressed home with great accuracy and tenacity, and the target was covered by an excellent concentration of bombs."

CIVILIAN

Name	Branch	Rank	Unit	Award
BARNES, A. C., D.S.O.	Local Head Office, Alexandria	..	.. ..	O.B.E. (Civil). Awarded by Commander-in- Chief, M.E.F. for Civilian Defence of Alexandria.
BROADBENT, G. R.	Alexandria	Chief Air Warden Part-time Service, Lieutenant	A.R.P. Civilian De- fence. Alexandria, No. 16 Area Alexandria Bn., R.A.C.	M.B.E. (Civil) Card of Commendation from Commander-in- Chief, M.E.F.
MORTIMER, P. E. N., J.P. (Deceased)	Jamaica .. ..	.. ..	.. ..	O.B.E. for services rendered to the Jamaica Government. (Birthday Honours, 1943.)
OCKENDEN, A. E. A.	Gracechurch Street ..	C.S.M. ..	58th Surrey Bn. Home Guard	Good Service Certifi- cate. Awarded by Commander - in - Chief, Home Forces, 11th June, 1942, (Birthday Honours, 1942.)

APPENDIX D

<i>Name</i>		<i>Branch</i>			<i>Rank</i>		<i>Unit</i>		<i>Award</i>
RICKET, J. A.	..	Sohag	..	..	..	..	..	..	Commander - in - Chief's Commendation Certificate. Awarded in June, 1945, for services rendered to the British Army.
TURNER, E. A.	..	Khartoum	..	..	..	..	Services in the Sudan		Order of the Nile (4th Class) (Officer). Conferred by H.M. the King of Egypt for services in the Sudan.



INDEX

- Ababa Aregai, Ras, 65, 67.
- Abdel Kader, 79, 99-100.
- Accounts, new, 108-111.
- Addis Ababa, 55-75.
- Air Raid Precautions, 3, 5.
- Airgraph, 13, 113.
- Alexandria, 13, 107-108, 118-120, 123.
- American Government and Forces, 79, 83, 85, 88-89, 93-96, 108-109, 118, 132, 135.
- Arusha, 54.
- Asmara, 57, 78-85, 95 seq.
- Asrate Kassa, Colonel, 67.
- Ato Tasfaie Teguegn, 67.

- Banque de Commerce, 32.
- Banque de l'Afrique Occidentale, 47-48.
- Barclays Bank (D. C. & O.) annual general meetings, 16, 89, 124, 136, 144, 149; balance sheets, 16, 31, 89, 124, 137, 140, 149 and Appendix A; structure of—see Foreword and 27.
- Barclays Bank Ltd., 30, 34, 40, 93, 126, 150.
- Barclays Bank (France) Ltd., 32, 48.
- Barclays Overseas Development Corporation Ltd., 153-155.
- Barnes, A. C., 4, 47, 72, 96, 125, 130, 146.
- Beira, 11.
- Benghazi, 129-132.
- Bertram, T., 147.
- Bonello, Pace, 104.
- Borer, L. A., 133.
- Bosman, A. F., 146.
- Botha, Captain, 59.
- Bradfield, H. R., 20.
- British Forces, official accounts of, 102-103, 107-108, 111-112, 128, 132.
- British Government Securities, 18-20.
- British Guiana, American base in, 85; Bank's note issue in, 85-86.
- B. M. A. £'s, 128.
- Bull, M. W. J., 20.

- Cable messages, 12.
- Cairo, 107-118, 120, 122-123.
- Cape Town, 47, 52-53, 103, 117, 119.
- Caulcutt, Sir John, 16, 29, 67, 89, 137.
- Cawdry, E. A. G., 146-147.
- Censorship, 7, 12-14.
- Cereals, purchase and storage of in Egypt, 116.
- Chamberlain, The Right Hon. Neville, 5.
- Cheques, etc., encashment of, 33-34, 52-53, 94-95, 114, 128.
- Churchill, The Right Hon. Winston, 43, 142.
- Circus Place, 2, 39-42.
- Clark, A. P. S., 72.
- Consols 2½ per cent., 19.
- Cost of Living, 147-148.
- Crop Purchases, 16, 18, 48.
- Crossley, J. S., 20.
- Currency Reserve, 70, 84.
- Cyprus, 35, 118.

- Douglas Aircraft Company, 96.
- Dudley, A. T., 20, 27, 85.
- Duplication of Records, 2.
- Durban, 52-53, 103, 144.

- East Africa, 44 seq., 54, 101.
- East London, 144.
- Eccles, P. C., 78.
- Egypt, 43-44, 107-123, 148.
- Elliott, N. W., 147.
- Ethiopia, 54-75.
- Exchange Control, 7-8, 10-12.
- Eynsham Hall, 28.

- Falas, Z. S., 57, 60-61.
- French Equatorial Africa, 47-48.

- Gardner, S. A., 147.
 Gazmararian, K., 57, 60.
 Ghinda, 79, 100.
 Gibraltar, 33 seq., 135.
 Gold, sale of, 116.
 Goodenough, Sir William, 137, 139.
 29, Gracechurch St., 12, 14, 34, 39, 121, 126.
 33/35, Gracechurch St., 139.
 42, Gracechurch St., 139.
 Grech, Messenger, 104.
 Greenlees, H. C., 20.
 Gura, 79, 95, 97-98.

 Haile Selassie, H.M. The Emperor, 63-64, 71-72.
 Hamburg, 4, 11.
 Head Office, transfer of—see Richmond House.
 Heliopolis, 107-108.
 Herapath, L. M., 102.
 Hill, N., 79 seq.
 Hitler, Adolf, 1, 32, 51, 142.
 Holden, E. O., 20.

 Innes, J. E. C., 81-82.
 Iringa, 54.
 Iscor, 51-52.
 Ismailia, 107-108.
 Italian Banks, 57, 79, 81, 85, 127, 130, 133.

 Jackson, E. L., 20.
 Jequier, E., 124.
 Jerusalem, 107-108.
 Johnson, Drake and Piper, 96, 100.

 Kassa, His Highness Ras, 67.
 Kenya, 45-46.

 Lagos, 47.
 Lawson, W. W., 48.
 Lease-Lend Act, U.S., 50, 86, 89, 98.
 Lij Yilma Deressa, 73.
 Lire currency, 57, 81, 83-85, 127-128, 133.

 Lourenço Marques, 11.
 Lush, Brigadier, 126.

 Macdona, B. F., 72, 96, 132.
 Makonnen, General, 67.
 Malta, 3-4, 35-39, 103-106.
 Manchester, 29-30.
 Man-power, 7.
 Maria Theresa Dollar, 55-56, 62-64, 66-68, 73,
 83-84.
 Marich, Christopher, 104.
 Martin, W. A., 7, 146.
 Massawa, 79, 95, 99 seq.
 Mbeya, 54.
 Ministry of Food, 22.
 Ministry of Supply, 22.
 Mitchell, Major-General Sir Philip Euen, 71-72.
 Mogadishu, 132-134.
 Money, G. G., 57-58, 60-61, 129, 131.
 Munich, 3, 4.
 Mussolini, 36, 42, 44, 55, 82.

 N.A.A.F.I., 49, 132.
 Neutrality Act, U.S., 86-87.
 New Bodleian, 28.
 New York, 11, 20-21, 47, 86-88, 91.
 Northgate House, Moorgate, 29, 40.
 Norton, Lt. Gerard Ross, 144, 149.
 Nuneham Park, 28-29.

 O.E.T.A., 55-56, 78-79, 82-84, 101, 125-126, 132.
 Odell, Major, 108.
 Oxford, Temporary premises at, 28.

 Palestine, 107-108, 117-118.
 Palmer, N. B., 99.
 Port Said, 107.
 Pretoria, 108.

 Remittances to Forces, 112-113.
 Rennell, Lord, 58, 63, 67, 72.
 Revinthis, N. J., 57, 60.

A BANK IN BATTLEDRESS

Richmond House, 2, 5, 137-139.
Robertson, Major-General Sir Brian, 126.
Rommel, 105, 108, 118, 123.
Run on the Bank in Egypt, 120-122.

Sandiford, W., 7.
Savings Campaign, British, in Egypt, 116.
Semerjibashian, Johannes, 65.
Sliema, Malta, 36, 103-105.
Southfields, temporary premises at, 138-139.
Spiteri, Oscar, 104.
Staff, 14-15, 117, 122-123, 136, 141, 144-153.
 London bus service for, 25; rests at Oxford,
 28-29; enlistments of, Appendix B; Roll of
 Honour, Appendix C; Honours and Awards,
 Appendix D.
Sterling Area, 8-9, 11, 48.
Stewart, Colonel, 126.
Sudan, 46.
Suez, 107.
Swales, Capt. Edwin, 144, 149.
Swinton, Lord, 102.

Tanganyika, 45.
Thorpe, Messenger, 40.
Tripoli, 124-129.

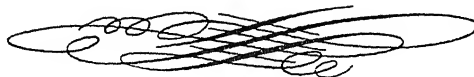
Tritton, H. L. M., 20.
Tritton, Mrs., 20.

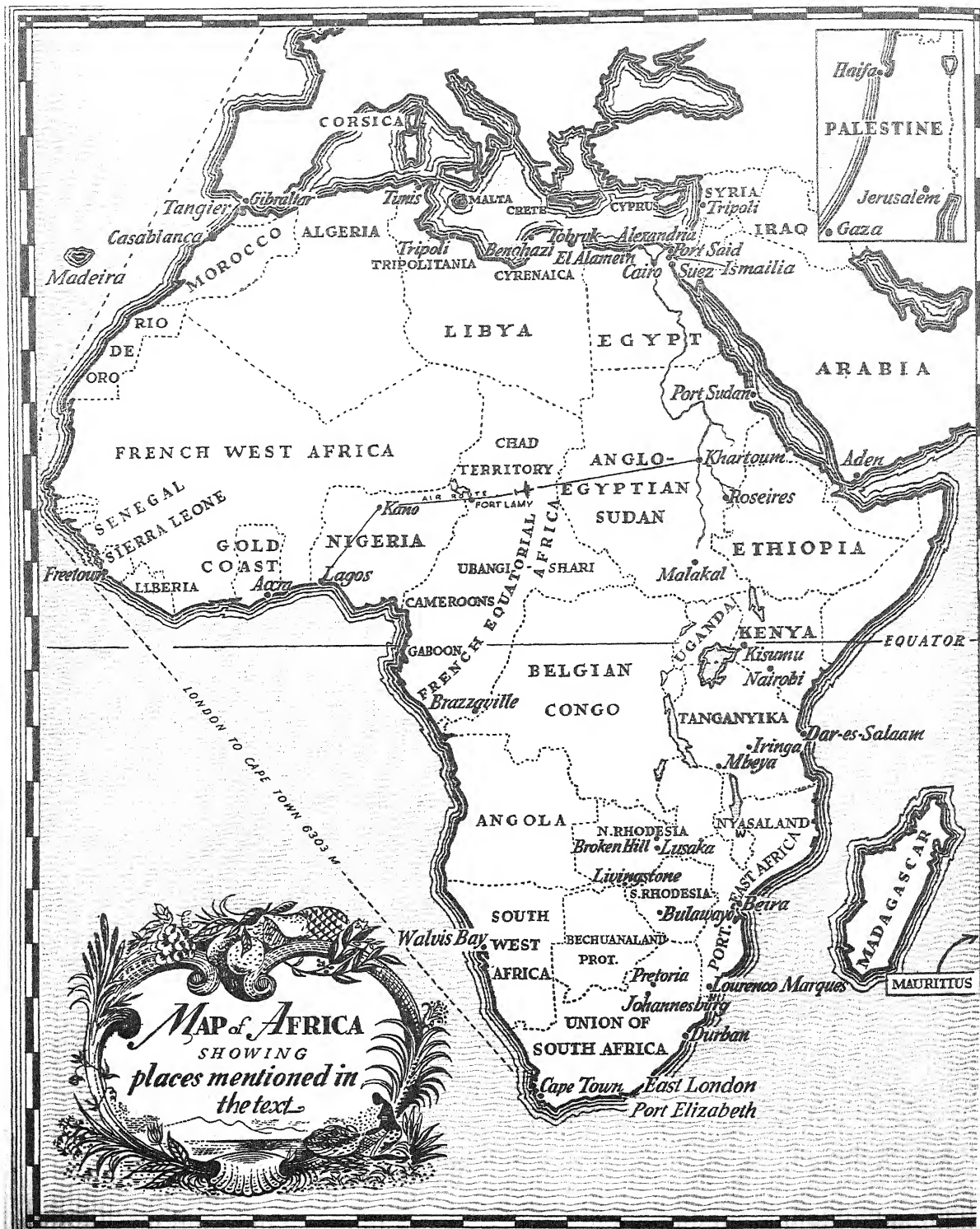
Union of South Africa, 15, 20, 47, 50-53, 91,
 102-103, 121.
U.K.C.C., 21-22, 101, 116.

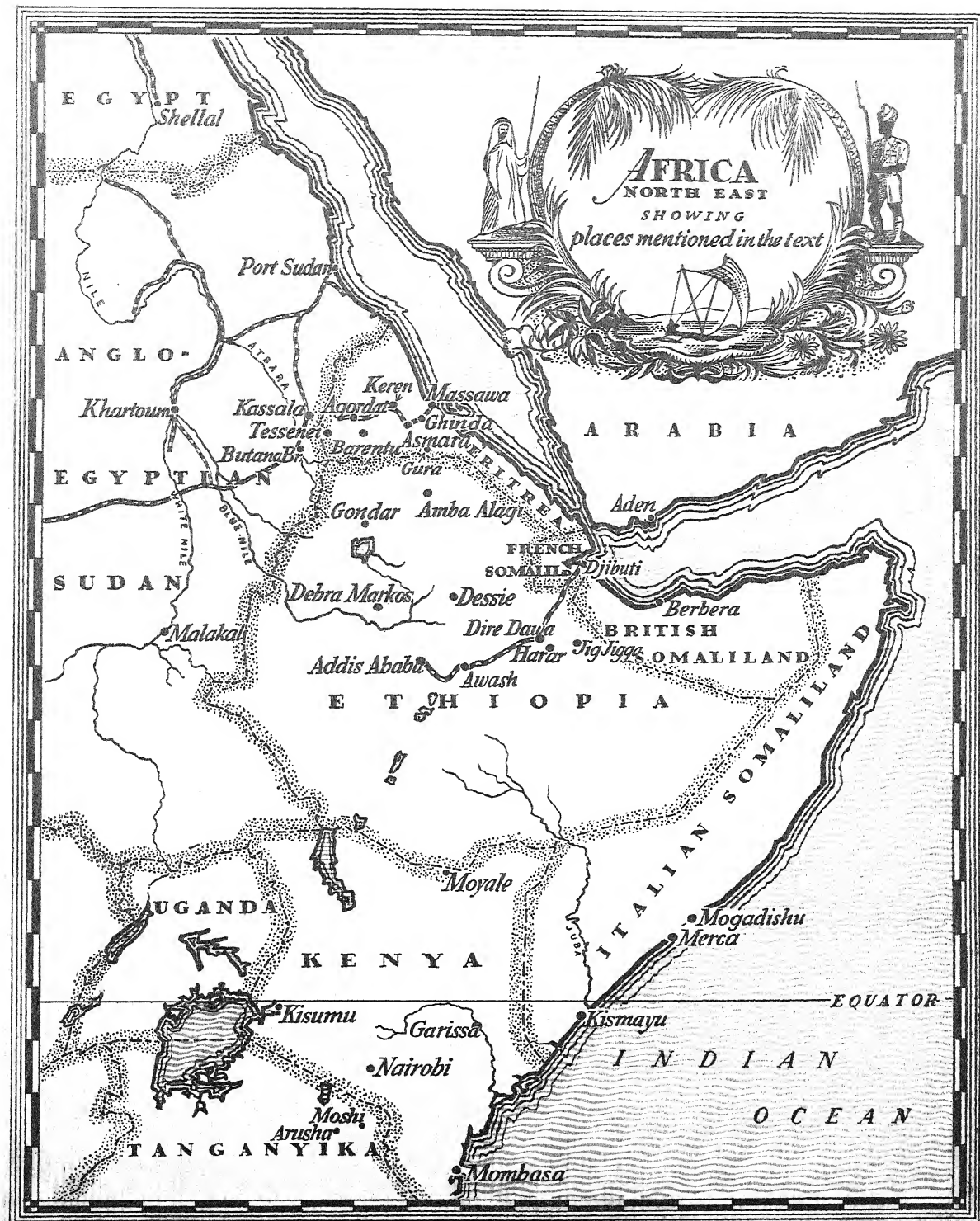
Van der Bijl, Dr., H. J., 51-52.
Van der Merwe, R. P., 20.
Vossen, F., 4, 143.

Warner, R., 37, 104.
Wavell, General, 43, 46, 77, 115.
West Africa, 44, 50, 101-102.
West Indies, 20, 27, 91-92; American bases in,
 85-86; Bank's note issue in, 85-86.
Whitcombe, E. V., 57 seq., 72, 79, 125, 129-130.
Wholesale Prices, 17.
Wilkinson, R. N., 69.
Wimbledon, temporary premises at—see Rich-
 mond House.
Windsor, L. J. J., 103.
Wood, J., 147.

Zaoude, General, 67.







مكتبة

مكتبة